


DEPARTMENT OF INSURANCE

RATE REGULATION BRANCH
300 SOUTH SPRING ST, 14TH FLOOR
LOS ANGELES CA 90013-1230
(213) 346-6774
(213) 897-6361 (FAX)
www.insurance.ca.gov



MEMORANDUM

TO: Rick Baum
Nettie Hoge
Gary Cohen

FROM: George Yen 

DATE: June 16, 2006

RE: 2005 Title Insurance 5-Years Profitability Report

Attached is an updated report of Title Insurance industry's 5-Years Profitability. The first section of the report contains an aggregate page of 22 insurers licensed in California, followed by individual Title insurer in California.

The second section includes aggregate page of 87 countrywide insurers' report, followed by all Title insurers in the US.

For your reference, we listed the aggregate California and countrywide 5-Years Profitability as follow:

Aggregate Title insurer Five Year's Profitability

Five Year's Profitability	2005	2004	2003	2002	2001
22 Licensed In California Aggregate	29.84%	24.75%	38.26%	23.09%	22.23%
87 Countrywide Insurer Aggregate	27.22%	23.31%	35.39%	21.73%	20.59%

We will post this report in RSB's intranet. Should you have any question, please feel free to contact us.

2005 CALIFORNIA LICENSED TITLE INSURERS

5 YEAR PROFITABILITY ANALYSIS - AGGREGATE

Five Year's Profitability	2005	2004	2003	2002	2001
Direct Operations	2,179,905,049	1,885,395,205	2,036,639,858	1,444,597,127	1,110,587,558
Non-affiliated Agency Operations	8,827,499,902	8,275,291,070	8,180,622,495	6,246,584,110	4,527,991,754
Affiliated Agency Operations	4,071,827,857	3,745,002,726	3,835,729,160	3,018,106,994	2,397,836,031
Total Direct Title Premiums Written	15,079,232,808	13,905,689,001	14,052,991,513	10,709,288,231	8,036,415,343
Premiums Earned	14,736,638,892	13,531,425,483	13,583,256,227	10,382,924,485	7,818,511,723
Escrow and Settlement Service Changes	526,984,205	444,507,456	486,202,378	339,488,125	250,319,837
Title Examinations	198,322,352	196,139,580	206,721,047	160,283,880	137,524,253
Searched and Abstracts	169,081,900	208,336,397	222,685,766	178,597,510	134,819,049
Surveys	2,298,644	2,924,055	2,637,681	2,785,815	2,434,031
Aggregate Write-ins for Service Changes	166,820,635	156,245,094	184,499,976	127,786,741	105,926,781
Aggregate Write-ins for Other Operating Income	2,857,887	2,505,308	4,066,226	2,592,798	4,069,884
Total Operating Income	15,803,004,515	14,542,083,373	14,690,069,301	11,194,459,354	8,453,605,558
Net Operating Gain or (Loss)	587,169,977	595,670,710	862,209,375	394,422,598	198,946,855
Net Investment Gain or (Loss)	574,103,841	402,641,855	519,629,471	292,646,524	317,897,563
Total Other Income	2,858,988	2,414,309	2,529,490	2,472,242	957,904
Federal Income Taxes Incurred	301,857,480	321,078,426	422,358,599	202,979,404	130,348,929
Net Income	862,275,326	679,648,448	962,009,737	486,561,960	387,453,393
Prior Year's Policyholders' Surplus	2,771,371,896	2,721,258,772	2,307,863,931	1,906,433,213	1,577,722,725
Current Year's Policyholders' Surplus	3,007,904,675	2,771,019,373	2,721,571,359	2,307,730,881	1,908,892,287
2-year Average Policyholders' Surplus	2,889,638,286	2,746,139,073	2,514,717,645	2,107,082,047	1,743,307,506
ROE	29.84%	24.75%	38.26%	23.09%	22.23%

Note: 1. This report is based on 2005 Title insurance Annual Statement Five-Year History Data.

2. Total Title Insurers in this aggregate report is 22

2005 CALIFORNIA TITLE INSURANCE

NAIC CODE: 50008
Company Name: First American Title Ins Co NC

GROUP CODE: 70
California License: Yes

Five Year's Profitability	2005	2004	2003	2002	2001
Direct Operations	0	0	0	0	0
Non-affiliated Agency Operations	0	31,270	191,495	211,157	1,427,071
Affiliated Agency Operations	43,109	43,808	31,747	34,316	32,136
Total Direct Title Premiums Written	43,109	75,078	223,242	245,473	1,459,207
Premiums Earned	60,528	97,293	233,756	253,145	1,340,890
Escrow and Settlement Service Changes	0	0	0	0	0
Title Examinations	0	0	0	0	0
Searched and Abstracts	0	0	0	0	0
Surveys	0	0	0	0	0
Aggregate Write-ins for Service Changes	0	0	0	0	0
Aggregate Write-ins for Other Operating Income	0	0	0	180	0
Total Operating Income	60,528	97,293	233,756	0	0
Net Operating Gain or (Loss)	(81,704)	(212,198)	(54,446)	253,325	1,340,890
Net Investment Gain or (Loss)	16,572	3,154,381	17,753	(28,858)	106,550
Total Other Income	0	0	0	29,866	61,084
Federal Income Taxes Incurred	(34,427)	(75,072)	(7,900)	0	0
Net Income	(30,705)	3,017,255	(28,793)	(80,738)	(27,216)
Prior Year's Policyholders' Surplus	8,200,040	8,076,412	7,945,350	81,746	194,850
Current Year's Policyholders' Surplus	8,155,215	8,200,040	8,076,412	5,633,759	7,639,779
2-year Average Policyholders' Surplus	8,177,628	8,138,226	8,010,881	7,945,350	5,633,757
ROE	(0.38%)	37.08%	(0.36%)	6,789,555	6,636,768
				1.20%	2.94%

Note: This report is based on 2005 Title insurance Annual Statement Five-Year History Data.

2005 CALIFORNIA TITLE INSURANCE

NAIC CODE: 50012
Company Name: Transnation Title Ins Co

GROUP CODE: 99
California License: Yes

Five Year's Profitability	2005	2004	2003	2002	2001
Direct Operations	109,788,116	87,509,001	117,778,166	103,435,898	97,616,210
Non-affiliated Agency Operations	145,681,841	150,063,437	170,990,384	123,099,863	103,660,861
Affiliated Agency Operations	136,363,571	111,687,676	12,130,837	7,607,297	6,021,327
Total Direct Title Premiums Written	391,833,528	349,260,114	300,899,387	234,143,058	207,298,398
Premiums Earned	390,889,989	348,017,051	299,346,858	233,959,980	205,787,684
Escrow and Settlement Service Changes	46,931,292	36,933,509	49,304,888	40,794,440	36,615,190
Title Examinations	5,828,768	2,340,067	2,323,043	1,280,915	1,652,040
Searched and Abstracts	69,317	504,166	479,680	389,483	409,644
Surveys	0	0	953	2,944	58
Aggregate Write-ins for Service Changes	6,349,684	5,803,823	7,542,495	6,507,387	5,891,770
Aggregate Write-ins for Other Operating Income	0	0	0	0	0
Total Operating Income	450,069,050	393,598,616	358,997,917	282,935,149	250,356,386
Net Operating Gain or (Loss)	18,278,705	25,252,879	27,491,654	17,162,666	16,296,362
Net Investment Gain or (Loss)	8,706,669	6,157,824	6,292,933	6,407,101	6,695,495
Total Other Income	0	0	0	0	0
Federal Income Taxes Incurred	10,968,319	9,430,289	9,000,341	4,917,064	6,304,364
Net Income	16,017,055	21,980,414	24,784,246	18,652,703	16,687,493
Prior Year's Policyholders' Surplus	75,561,924	67,803,740	95,269,700	80,215,500	63,705,262
Current Year's Policyholders' Surplus	81,661,373	75,561,924	67,803,740	95,269,700	80,215,500
2-year Average Policyholders' Surplus	78,611,649	71,682,832	81,536,720	87,742,600	71,960,381
ROE	20.37%	30.66%	30.40%	21.26%	23.19%

Note: This report is based on 2005 Title insurance Annual Statement Five-Year History Data.

2005 CALIFORNIA TITLE INSURANCE

NAIC CODE: 50024
Company Name: Lawyers Title Ins Corp

GROUP CODE: 99
California License: Yes

Five Year's Profitability	2005	2004	2003	2002	2001
Direct Operations	323,644,728	264,889,197	283,951,372	233,345,207	199,423,584
Non-affiliated Agency Operations	806,422,375	755,309,685	798,112,942	589,720,120	469,381,286
Affiliated Agency Operations	172,623,328	193,474,465	185,212,706	144,300,104	113,794,186
Total Direct Title Premiums Written	1,302,690,431	1,213,673,347	1,267,277,020	967,365,431	782,599,056
Premiums Earned	1,280,091,761	1,187,839,122	1,237,411,353	950,492,111	772,511,537
Escrow and Settlement Service Changes	61,377,093	47,521,832	60,375,080	48,265,871	40,484,919
Title Examinations	37,714,303	29,742,348	43,209,345	27,496,892	19,501,701
Searched and Abstracts	3,379,336	2,729,811	1,598,137	1,811,675	1,978,348
Surveys	23,877	60,870	90,287	155,150	209,421
Aggregate Write-ins for Service Changes	26,069,881	27,805,140	28,003,273	27,885,938	28,481,890
Aggregate Write-ins for Other Operating Income	0	0	0	0	0
Total Operating Income	1,408,656,251	1,295,699,123	1,370,687,475	1,056,107,637	863,167,816
Net Operating Gain or (Loss)	29,406,822	32,958,793	76,960,635	51,593,917	23,694,458
Net Investment Gain or (Loss)	32,528,244	21,555,776	28,662,590	27,822,384	23,687,889
Total Other Income	0	0	0	0	0
Federal Income Taxes Incurred	24,141,066	19,796,020	37,707,627	25,528,644	15,246,822
Net Income	37,794,000	34,718,549	67,915,598	53,887,657	32,135,525
Prior Year's Policyholders' Surplus	237,640,169	264,950,129	271,629,068	229,129,430	194,405,426
Current Year's Policyholders' Surplus	225,800,152	237,640,169	264,950,129	271,629,068	229,129,430
2-year Average Policyholders' Surplus	231,720,161	251,295,149	268,289,599	250,379,249	211,767,428
ROE	16.31%	13.82%	25.31%	21.52%	15.17%

Note: This report is based on 2005 Title insurance Annual Statement Five-Year History Data.

2005 CALIFORNIA TITLE INSURANCE

NAIC CODE: 50026
Company Name: Commerce Title Ins Co

GROUP CODE:
California License: Yes

Five Year's Profitability	2005	2004	2003	2002	2001
Direct Operations	281,752	914,109	1,812,404	981,236	0
Non-affiliated Agency Operations	987,471	404,920	417,597	2,434,206	930,147
Affiliated Agency Operations	54,493,678	51,578,044	50,323,371	43,571,751	30,878,250
Total Direct Title Premiums Written	55,762,901	52,897,073	52,553,372	46,987,193	31,808,397
Premiums Earned	52,487,263	48,851,100	47,957,169	44,957,227	30,460,472
Escrow and Settlement Service Changes	0	0	559,304	256,725	0
Title Examinations	0	0	0	0	0
Searched and Abstracts	0	0	0	250	0
Surveys	0	0	0	0	0
Aggregate Write-ins for Service Changes	0	848	50,114	41,931	0
Aggregate Write-ins for Other Operating Income	0	0	0	394,227	517,745
Total Operating Income	52,487,263	48,851,948	48,566,587	45,650,360	30,978,217
Net Operating Gain or (Loss)	3,374,732	2,394,446	1,216,036	2,618,542	(259,233)
Net Investment Gain or (Loss)	301,651	170,120	172,813	220,270	304,768
Total Other Income	0	0	0	0	0
Federal Income Taxes Incurred	1,337,549	954,789	589,628	1,154,680	230,764
Net Income	2,338,834	1,609,777	799,221	1,684,132	(185,229)
Prior Year's Policyholders' Surplus	6,571,059	7,683,013	7,662,164	5,422,169	5,245,700
Current Year's Policyholders' Surplus	6,810,356	6,571,059	7,683,013	7,662,164	5,422,169
2-year Average Policyholders' Surplus	6,690,708	7,127,036	7,672,589	6,542,167	5,333,935
ROE	34.96%	22.59%	10.42%	25.74%	(3.47%)

Note: This report is based on 2005 Title insurance Annual Statement Five-Year History Data.

2005 CALIFORNIA TITLE INSURANCE

NAIC CODE: 50028
Company Name: Ace Capital Title Reins Co

GROUP CODE: 626
California License: Yes

Five Year's Profitability	2005	2004	2003	2002	2001
Direct Operations	0	0	0	0	0
Non-affiliated Agency Operations	0	0	0	0	0
Affiliated Agency Operations	0	0	0	0	0
Total Direct Title Premiums Written	0	0	0	0	0
Premiums Earned	921,942	582,767	1,533,956	2,571,830	2,029,418
Escrow and Settlement Service Changes	0	0	0	0	0
Title Examinations	0	0	0	0	0
Searched and Abstracts	0	0	0	0	0
Surveys	0	0	0	0	0
Aggregate Write-ins for Service Changes	0	0	0	0	0
Aggregate Write-ins for Other Operating Income	0	300	100	1,181	35,044
Total Operating Income	921,942	583,067	1,534,056	2,573,011	2,064,462
Net Operating Gain or (Loss)	(720,185)	(1,449,430)	(1,729,515)	(7,074)	(281,561)
Net Investment Gain or (Loss)	2,618,327	1,298,208	2,380,739	2,120,737	2,127,655
Total Other Income	0	0	0	0	0
Federal Income Taxes Incurred	(93,868)	388,535	(72,838)	538,427	(156,744)
Net Income	1,992,010	(539,757)	724,062	1,575,236	2,002,838
Prior Year's Policyholders' Surplus	25,269,700	25,812,931	27,585,792	26,009,941	24,008,677
Current Year's Policyholders' Surplus	27,125,380	25,269,690	25,812,931	27,585,791	26,009,949
2-year Average Policyholders' Surplus	26,197,540	25,541,311	26,699,362	26,797,866	25,009,313
ROE	7.60%	(2.11%)	2.71%	5.88%	8.01%

Note: This report is based on 2005 Title insurance Annual Statement Five-Year History Data.

2005 CALIFORNIA TITLE INSURANCE

NAIC CODE: 50041
Company Name: United Capital Title Ins Co

GROUP CODE:
California License: Yes

Five Year's Profitability	2005	2004	2003	2002	2001
Direct Operations	7,326,039	1,849,540	1,058,130	0	0
Non-affiliated Agency Operations	0	168,683	640,398	850,445	436,130
Affiliated Agency Operations	154,423,271	126,513,698	126,419,383	54,886,575	40,911,812
Total Direct Title Premiums Written	161,749,310	128,531,921	128,117,911	55,737,020	41,347,942
Premiums Earned	156,300,175	123,793,537	122,891,431	53,674,723	39,779,987
Escrow and Settlement Service Changes	1,148,011	173,378	58,710	0	0
Title Examinations	53,797	0	0	0	0
Searched and Abstracts	0	0	0	0	0
Surveys	0	0	0	0	0
Aggregate Write-ins for Service Changes	0	0	996	0	0
Aggregate Write-ins for Other Operating Income	0	0	0	0	0
Total Operating Income	157,501,983	123,966,915	122,951,137	53,674,723	39,779,987
Net Operating Gain or (Loss)	5,261,328	4,679,927	6,211,189	2,070,597	994,041
Net Investment Gain or (Loss)	1,460,434	1,061,963	969,212	687,405	574,821
Total Other Income	0	0	0	0	0
Federal Income Taxes Incurred	2,260,588	2,350,149	2,774,886	1,059,967	641,508
Net Income	4,461,174	3,391,741	4,405,515	1,698,035	927,354
Prior Year's Policyholders' Surplus	16,753,113	13,433,150	8,464,509	7,031,220	6,264,844
Current Year's Policyholders' Surplus	21,439,006	16,753,113	13,433,150	8,464,509	7,031,220
2-year Average Policyholders' Surplus	19,096,060	15,093,132	10,948,830	7,747,865	6,648,032
ROE	23.36%	22.47%	40.24%	21.92%	13.95%

Note: This report is based on 2005 Title insurance Annual Statement Five-Year History Data.

2005 CALIFORNIA TITLE INSURANCE

NAIC CODE: 50050
Company Name: Westcor Land Title Ins Co

GROUP CODE:
California License: Yes

Five Year's Profitability	2005	2004	2003	2002	2001
Direct Operations	680,466	6,833	0	0	0
Non-affiliated Agency Operations	6,712,686	253,219	166,581	173,287	140,878
Affiliated Agency Operations	50,081,061	50,880,365	50,077,795	50,732,693	36,517,271
Total Direct Title Premiums Written	57,474,213	51,140,417	50,244,376	50,905,980	36,658,149
Premiums Earned	55,105,504	48,947,383	48,128,787	48,535,438	34,702,397
Escrow and Settlement Service Changes	79,720	725	0	0	0
Title Examinations	14,825	1,175	0	0	0
Searched and Abstracts	909,558	4,692	0	0	0
Surveys	0	0	0	0	0
Aggregate Write-ins for Service Changes	25,161	0	0	0	0
Aggregate Write-ins for Other Operating Income	0	135	0	0	0
Total Operating Income	56,134,768	48,954,110	48,128,787	48,535,438	34,702,397
Net Operating Gain or (Loss)	(438,946)	667,051	949,841	730,224	296,312
Net Investment Gain or (Loss)	935,593	813,054	235,984	378,034	281,282
Total Other Income	0	0	0	0	(529,431)
Federal Income Taxes Incurred	148,461	697,481	589,456	556,977	156,464
Net Income	348,186	782,624	596,369	551,281	(108,301)
Prior Year's Policyholders' Surplus	7,909,362	7,142,861	6,171,143	5,316,774	5,261,082
Current Year's Policyholders' Surplus	11,749,334	7,909,361	7,142,861	6,171,144	5,316,774
2-year Average Policyholders' Surplus	9,829,348	7,526,111	6,657,002	5,743,959	5,288,928
ROE	3.54%	10.40%	8.96%	9.60%	(2.05%)

Note: This report is based on 2005 Title insurance Annual Statement Five-Year History Data.

2005 CALIFORNIA TITLE INSURANCE

NAIC CODE: 50067
Company Name: Ticor Title Ins Co

GROUP CODE: 670
California License: Yes

Five Year's Profitability	2005	2004	2003	2002	2001
Direct Operations	42,019,337	35,971,894	49,089,775	44,015,161	31,613,845
Non-affiliated Agency Operations	164,655,102	256,272,513	252,398,550	208,888,759	151,954,819
Affiliated Agency Operations	93,116,008	75,343,387	55,960,837	30,788,739	25,703,461
Total Direct Title Premiums Written	299,790,447	367,587,794	357,449,162	283,692,659	209,272,125
Premiums Earned	298,623,788	361,652,526	348,864,418	278,182,965	207,359,434
Escrow and Settlement Service Changes	29,636,025	25,290,954	27,947,846	21,817,494	15,585,710
Title Examinations	8,548,159	9,120,813	13,908,659	9,996,420	7,318,271
Searched and Abstracts	10,076,087	9,875,277	10,688,984	8,738,732	8,198,893
Surveys	28,400	10,530	21,867	21,275	25,771
Aggregate Write-ins for Service Changes	3,359,427	2,638,499	2,241,035	1,933,515	1,149,732
Aggregate Write-ins for Other Operating Income	0	0	0	0	0
Total Operating Income	350,271,886	408,588,599	403,672,809	320,690,401	239,637,811
Net Operating Gain or (Loss)	16,097,643	14,123,155	25,440,872	14,731,648	17,046,538
Net Investment Gain or (Loss)	22,044,090	13,855,427	25,283,426	5,494,400	9,566,573
Total Other Income	0	0	0	0	0
Federal Income Taxes Incurred	8,413,370	7,899,948	16,945,090	6,432,067	9,453,575
Net Income	29,728,363	20,078,634	33,779,208	13,793,981	17,159,536
Prior Year's Policyholders' Surplus	66,081,191	81,962,680	72,211,684	78,690,210	82,724,764
Current Year's Policyholders' Surplus	74,944,826	66,081,191	81,962,678	72,211,683	78,690,210
2-year Average Policyholders' Surplus	70,513,009	74,021,936	77,087,181	75,450,947	80,707,487
ROE	42.16%	27.13%	43.82%	18.28%	21.26%

Note: This report is based on 2005 Title insurance Annual Statement Five-Year History Data.

2005 CALIFORNIA TITLE INSURANCE

NAIC CODE: 50083 **GROUP CODE:** 99
Company Name: Commonwealth Land Title Ins Co **California License:** Yes

Five Year's Profitability	2005	2004	2003	2002	2001
Direct Operations	208,305,155	175,036,304	185,288,842	151,516,951	140,940,810
Non-affiliated Agency Operations	897,921,968	829,379,276	829,098,988	624,961,768	493,150,224
Affiliated Agency Operations	189,660,450	184,412,330	187,284,566	140,020,466	100,862,189
Total Direct Title Premiums Written	1,295,887,573	1,188,827,910	1,201,672,396	916,499,185	734,953,223
Premiums Earned	1,259,520,831	1,154,089,063	1,165,879,340	890,435,715	713,728,485
Escrow and Settlement Service Changes	17,936,431	17,305,157	22,888,099	17,116,026	16,246,776
Title Examinations	29,148,407	28,362,942	22,280,474	21,391,567	22,058,752
Searched and Abstracts	268,512	228,376	366,032	541,460	707,951
Surveys	6,185	978,749	461,052	953,467	1,075,913
Aggregate Write-ins for Service Changes	15,392,263	12,492,948	11,526,143	8,041,912	11,466,569
Aggregate Write-ins for Other Operating Income	0	0	0	0	0
Total Operating Income	1,322,272,629	1,213,457,235	1,223,401,140	938,480,147	765,284,446
Net Operating Gain or (Loss)	65,866,231	53,588,932	76,065,211	52,844,234	12,318,611
Net Investment Gain or (Loss)	37,183,253	25,456,906	31,902,286	26,937,517	26,222,239
Total Other Income	0	0	0	0	0
Federal Income Taxes Incurred	32,529,144	26,867,176	37,327,562	22,793,066	9,495,240
Net Income	70,520,340	52,178,662	70,639,935	56,988,685	29,045,610
Prior Year's Policyholders' Surplus	164,229,277	162,876,196	171,511,542	136,753,475	95,162,952
Current Year's Policyholders' Surplus	198,389,869	164,229,277	162,876,196	171,511,542	136,753,475
2-year Average Policyholders' Surplus	181,309,573	163,552,737	167,193,869	154,132,509	115,958,214
ROE	38.89%	31.90%	42.25%	36.97%	25.05%

Note: This report is based on 2005 Title insurance Annual Statement Five-Year History Data.

2005 CALIFORNIA TITLE INSURANCE

NAIC CODE: 50121
Company Name: Stewart Title Guaranty Co

GROUP CODE: 340
California License: Yes

Five Year's Profitability	2005	2004	2003	2002	2001
Direct Operations	89,581,115	77,205,861	58,070,755	46,028,515	33,401,261
Non-affiliated Agency Operations	1,018,464,890	941,485,194	1,004,236,466	798,323,959	518,278,006
Affiliated Agency Operations	638,295,266	556,301,445	559,625,579	441,752,255	341,427,447
Total Direct Title Premiums Written	1,746,341,271	1,574,992,500	1,621,932,800	1,286,104,729	893,106,714
Premiums Earned	1,736,430,929	1,528,777,954	1,556,552,723	1,234,158,893	865,280,811
Escrow and Settlement Service Changes	1,950,976	1,727,575	1,552,973	952,700	1,182,111
Title Examinations	31,627,702	39,671,549	30,521,487	29,345,856	14,432,621
Searched and Abstracts	4,726,607	3,915,723	3,648,946	3,300,044	3,219,657
Surveys	0	0	0	0	0
Aggregate Write-ins for Service Changes	8,830,004	7,013,479	4,718,680	4,835,216	4,630,595
Aggregate Write-ins for Other Operating Income	2,259,735	2,022,529	1,761,807	1,488,909	1,951,948
Total Operating Income	1,785,825,953	1,583,128,809	1,598,756,616	1,274,081,618	890,697,743
Net Operating Gain or (Loss)	58,400,273	20,868,285	34,449,642	13,940,569	1,927,514
Net Investment Gain or (Loss)	20,966,209	21,651,757	20,899,747	20,510,935	15,338,165
Total Other Income	2,635,350	2,414,309	2,529,490	2,472,242	1,487,335
Federal Income Taxes Incurred	25,553,332	18,325,580	22,234,125	15,108,163	8,310,214
Net Income	56,448,500	26,608,771	35,644,754	21,815,583	10,442,800
Prior Year's Policyholders' Surplus	417,905,733	374,795,833	309,342,083	243,079,490	196,072,839
Current Year's Policyholders' Surplus	488,193,002	417,905,733	374,795,833	309,342,083	243,287,612
2-year Average Policyholders' Surplus	453,049,368	396,350,783	342,068,958	276,210,787	219,680,226
ROE	12.46%	6.71%	10.42%	7.90%	4.75%

Note: This report is based on 2005 Title insurance Annual Statement Five-Year History Data.

2005 CALIFORNIA TITLE INSURANCE

NAIC CODE: 50130
Company Name: North American Title Ins Co

GROUP CODE:
California License: Yes

Five Year's Profitability	2005	2004	2003	2002	2001
Direct Operations	0	0	0	0	18,598
Non-affiliated Agency Operations	79,410	95,125	191,470	454,512	861,608
Affiliated Agency Operations	104,052,812	93,949,515	85,285,337	77,433,462	62,680,362
Total Direct Title Premiums Written	104,132,222	94,044,640	85,476,807	77,887,974	63,560,568
Premiums Earned	102,126,986	92,044,951	84,383,175	76,408,477	62,401,476
Escrow and Settlement Service Changes	0	0	0	0	0
Title Examinations	0	0	0	0	0
Searched and Abstracts	0	0	0	0	0
Surveys	0	0	0	0	0
Aggregate Write-ins for Service Changes	79,074	104,554	30,549	63,306	64,620
Aggregate Write-ins for Other Operating Income	0	0	0	0	0
Total Operating Income	102,206,060	92,149,505	84,413,724	76,471,783	62,466,096
Net Operating Gain or (Loss)	4,380,094	3,887,523	3,037,273	2,394,620	2,244,434
Net Investment Gain or (Loss)	725,219	414,711	452,563	509,422	884,472
Total Other Income	223,638	0	0	0	0
Federal Income Taxes Incurred	2,241,545	1,646,618	938,976	1,001,614	1,363,213
Net Income	3,087,406	2,655,616	2,550,860	1,902,428	1,765,693
Prior Year's Policyholders' Surplus	15,925,842	13,240,915	10,794,263	8,886,790	6,894,951
Current Year's Policyholders' Surplus	18,433,712	15,925,842	13,240,915	10,794,277	8,886,776
2-year Average Policyholders' Surplus	17,179,777	14,583,379	12,017,589	9,840,534	7,890,864
ROE	17.97%	18.21%	21.23%	19.33%	22.38%

Note: This report is based on 2005 Title insurance Annual Statement Five-Year History Data.

2005 CALIFORNIA TITLE INSURANCE

NAIC CODE: 50229
Company Name: Chicago Title Ins Co

GROUP CODE: 670
California License: Yes

Five Year's Profitability	2005	2004	2003	2002	2001
Direct Operations	392,634,345	411,400,304	555,288,091	290,983,008	246,681,570
Non-affiliated Agency Operations	1,196,407,981	1,200,925,725	1,074,665,489	873,421,125	642,877,969
Affiliated Agency Operations	690,092,532	640,122,744	693,379,560	533,968,779	413,019,457
Total Direct Title Premiums Written	2,279,134,858	2,252,448,773	2,323,333,140	1,698,372,912	1,302,578,996
Premiums Earned	2,210,574,885	2,184,215,898	2,233,828,719	1,635,744,866	1,262,586,848
Escrow and Settlement Service Changes	96,812,180	95,926,513	105,765,954	63,649,998	47,288,413
Title Examinations	48,371,201	48,882,197	55,738,603	47,065,980	44,092,566
Searched and Abstracts	49,784,908	71,451,983	80,960,536	61,522,901	41,390,508
Surveys	616,833	651,188	718,887	722,972	569,072
Aggregate Write-ins for Service Changes	31,045,736	30,794,448	37,313,269	18,444,703	7,703,011
Aggregate Write-ins for Other Operating Income	0	0	0	0	0
Total Operating Income	2,437,205,743	2,431,922,227	2,514,325,968	1,827,151,420	1,403,630,418
Net Operating Gain or (Loss)	134,204,153	220,084,661	318,257,573	129,787,842	86,063,469
Net Investment Gain or (Loss)	132,311,787	135,123,601	166,309,593	57,887,782	69,012,052
Total Other Income	0	0	0	0	0
Federal Income Taxes Incurred	72,632,135	103,716,387	145,200,066	60,541,794	40,490,110
Net Income	193,883,805	251,491,875	339,367,100	127,133,830	114,585,411
Prior Year's Policyholders' Surplus	492,205,283	449,700,639	294,199,442	226,875,599	165,306,089
Current Year's Policyholders' Surplus	385,826,750	492,205,285	449,700,640	294,199,441	226,875,607
2-year Average Policyholders' Surplus	439,016,017	470,952,962	371,950,041	260,537,520	196,090,848
ROE	44.16%	53.40%	91.24%	48.80%	58.43%

Note: This report is based on 2005 Title insurance Annual Statement Five-Year History Data.

2005 CALIFORNIA TITLE INSURANCE

NAIC CODE: 50520 **GROUP CODE:** 150
Company Name: Old Republic Natl Title Ins Co **California License:** Yes

Five Year's Profitability	2005	2004	2003	2002	2001
Direct Operations	19,701,566	22,606,665	25,616,352	16,448,070	12,920,884
Non-affiliated Agency Operations	723,220,784	692,939,007	706,048,154	492,723,263	356,774,359
Affiliated Agency Operations	193,961,684	195,272,988	225,338,950	190,026,685	157,807,382
Total Direct Title Premiums Written	936,884,034	910,818,660	957,003,456	699,198,018	527,502,625
Premiums Earned	910,647,201	881,667,290	895,480,072	657,157,078	491,467,241
Escrow and Settlement Service Changes	6,643,547	6,594,081	10,420,926	4,077,631	3,779,256
Title Examinations	859,125	962,478	1,502,533	1,309,029	1,409,492
Searched and Abstracts	6,459,421	5,542,431	6,176,890	5,244,528	4,757,920
Surveys	0	0	0	0	0
Aggregate Write-ins for Service Changes	15,989,458	15,715,524	18,836,986	15,756,773	10,895,165
Aggregate Write-ins for Other Operating Income	121,835	236,546	65,968	133,810	84,637
Total Operating Income	940,720,587	910,718,350	932,483,375	683,678,849	512,393,711
Net Operating Gain or (Loss)	23,844,927	32,050,537	28,242,015	12,072,415	2,784,030
Net Investment Gain or (Loss)	19,310,827	21,286,579	15,804,932	17,338,853	16,143,257
Total Other Income	0	0	0	0	0
Federal Income Taxes Incurred	12,061,998	17,052,334	13,289,109	6,344,447	3,721,551
Net Income	31,093,756	36,284,782	30,757,838	23,066,821	15,205,736
Prior Year's Policyholders' Surplus	113,986,814	99,831,819	93,480,601	92,575,340	84,340,188
Current Year's Policyholders' Surplus	116,093,295	113,986,814	99,831,819	93,480,601	92,575,340
2-year Average Policyholders' Surplus	115,040,055	106,909,317	96,656,210	93,027,971	88,457,764
ROE	27.03%	33.94%	31.82%	24.80%	17.19%

Note: This report is based on 2005 Title insurance Annual Statement Five-Year History Data.

2005 CALIFORNIA TITLE INSURANCE

NAIC CODE: 50814
Company Name: First American Title Ins Co

GROUP CODE: 70
California License: Yes

Five Year's Profitability	2005	2004	2003	2002	2001
Direct Operations	624,465,084	531,517,934	499,227,862	383,639,901	223,696,101
Non-affiliated Agency Operations	2,371,345,467	2,036,631,512	1,823,851,837	1,360,823,518	984,766,473
Affiliated Agency Operations	929,448,130	804,288,182	859,683,279	698,512,447	589,180,294
Total Direct Title Premiums Written	3,925,258,681	3,372,437,628	3,182,762,978	2,442,975,866	1,797,642,868
Premiums Earned	3,826,647,367	3,280,374,630	3,090,622,066	2,378,568,393	1,755,495,450
Escrow and Settlement Service Changes	216,194,625	186,252,642	169,207,072	115,306,460	74,918,067
Title Examinations	35,475,563	36,436,003	36,532,405	21,847,524	26,372,991
Searched and Abstracts	49,871,418	51,687,563	45,225,771	35,216,622	26,798,965
Surveys	0	0	0	0	0
Aggregate Write-ins for Service Changes	7,807,668	8,721,107	13,752,124	353,748	5,256,408
Aggregate Write-ins for Other Operating Income	0	0	0	0	0
Total Operating Income	4,135,996,641	3,563,471,945	3,355,339,438	2,551,292,747	1,888,841,881
Net Operating Gain or (Loss)	159,757,209	111,488,130	152,811,402	43,138,432	7,207,052
Net Investment Gain or (Loss)	174,310,520	79,542,385	155,189,584	109,774,228	125,914,822
Total Other Income	0	0	0	0	0
Federal Income Taxes Incurred	87,553,827	60,505,157	78,087,212	20,907,604	14,459,551
Net Income	246,513,902	130,525,358	229,913,774	132,005,056	118,662,323
Prior Year's Policyholders' Surplus	746,045,465	746,580,611	651,256,401	534,217,649	406,777,064
Current Year's Policyholders' Surplus	877,882,145	746,045,466	746,580,611	651,256,401	534,217,649
2-year Average Policyholders' Surplus	811,963,805	746,313,039	698,918,506	592,737,025	470,497,357
ROE	30.36%	17.49%	32.90%	22.27%	25.22%

Note: This report is based on 2005 Title insurance Annual Statement Five-Year History Data.

2005 CALIFORNIA TITLE INSURANCE

NAIC CODE: 50822
Company Name: Land Title Ins Co

GROUP CODE: 99
California License: Yes

Five Year's Profitability	2005	2004	2003	2002	2001
Direct Operations	0	0	0	0	0
Non-affiliated Agency Operations	0	0	0	0	0
Affiliated Agency Operations	7,006	890,794	985,051	802,589	817,648
Total Direct Title Premiums Written	7,006	890,794	985,051	802,589	817,648
Premiums Earned	22,346	956,529	971,029	722,330	770,877
Escrow and Settlement Service Changes	0	0	0	0	0
Title Examinations	0	0	0	0	0
Searched and Abstracts	0	0	0	0	0
Surveys	0	0	0	0	0
Aggregate Write-ins for Service Changes	0	0	0	0	0
Aggregate Write-ins for Other Operating Income	0	0	0	0	0
Total Operating Income	22,346	956,529	971,029	722,330	770,877
Net Operating Gain or (Loss)	2,671	122,284	62,218	(13,029)	(12,543)
Net Investment Gain or (Loss)	89,073	87,738	82,384	88,357	87,860
Total Other Income	0	0	0	0	0
Federal Income Taxes Incurred	29,977	74,443	52,918	28,953	26,285
Net Income	61,767	135,579	91,684	46,375	49,032
Prior Year's Policyholders' Surplus	1,733,076	1,608,351	1,535,066	1,494,408	1,452,727
Current Year's Policyholders' Surplus	1,842,632	1,733,076	1,608,351	1,535,066	1,494,408
2-year Average Policyholders' Surplus	1,787,854	1,670,714	1,571,709	1,514,737	1,473,568
ROE	3.45%	8.12%	5.83%	3.06%	3.33%

Note: This report is based on 2005 Title insurance Annual Statement Five-Year History Data.

2005 CALIFORNIA TITLE INSURANCE

NAIC CODE: 50849 **GROUP CODE:** 3889
Company Name: TransUnion Title Ins Co **California License:** Yes

Five Year's Profitability	2005	2004	2003	2002	2001
Direct Operations	301,140	1,711,910	3,026,510	1,595,183	2,209,538
Non-affiliated Agency Operations	0	0	0	0	0
Affiliated Agency Operations	9,074,074	13,362,032	22,491,977	22,246,412	17,910,606
Total Direct Title Premiums Written	9,375,214	15,073,942	25,518,487	23,841,595	20,120,144
Premiums Earned	9,668,531	15,101,612	25,099,090	23,498,680	20,292,248
Escrow and Settlement Service Changes	0	0	262,606	108,968	405,751
Title Examinations	122,818	30,667	30,057	12,035	225,536
Searched and Abstracts	0	0	2,049	0	107,486
Surveys	0	0	0	0	0
Aggregate Write-ins for Service Changes	0	0	0	0	41,351
Aggregate Write-ins for Other Operating Income	0	0	300,000	0	0
Total Operating Income	9,791,349	15,132,279	25,693,802	23,619,683	21,072,372
Net Operating Gain or (Loss)	(205,121)	(201,079)	608,424	122,369	1,145,103
Net Investment Gain or (Loss)	(2,776,205)	45,440	58,798	35,612	26,983
Total Other Income	0	0	0	0	0
Federal Income Taxes Incurred	185,436	0	323,000	80,439	395,505
Net Income	(3,166,762)	(155,639)	344,222	77,542	776,581
Prior Year's Policyholders' Surplus	1,371,720	3,561,431	4,677,421	3,348,308	2,502,167
Current Year's Policyholders' Surplus	2,081,061	1,019,205	3,874,019	4,544,362	3,348,308
2-year Average Policyholders' Surplus	1,726,391	2,290,318	4,275,720	3,946,335	2,925,238
ROE	(183.43%)	(6.80%)	8.05%	1.96%	26.55%

Note: This report is based on 2005 Title insurance Annual Statement Five-Year History Data.

2005 CALIFORNIA TITLE INSURANCE

NAIC CODE: 50857 **GROUP CODE:** 670
Company Name: Security Union Title Ins Co **California License:** Yes

Five Year's Profitability	2005	2004	2003	2002	2001
Direct Operations	25,398,218	24,820,414	12,891,221	0	0
Non-affiliated Agency Operations	28,134,819	51,245,119	43,375,207	43,422,502	31,174,723
Affiliated Agency Operations	27,635,453	18,631,976	18,280,821	17,487,969	16,151,984
Total Direct Title Premiums Written	81,168,490	94,697,509	74,547,249	60,910,471	47,326,707
Premiums Earned	81,035,488	92,547,753	73,102,108	60,340,039	47,388,999
Escrow and Settlement Service Changes	2,967,713	3,103,053	1,453,974	0	0
Title Examinations	0	1,010	0	240	19,070
Searched and Abstracts	2,612	23,519,834	25,840,817	22,706,917	19,799,055
Surveys	0	0	0	0	0
Aggregate Write-ins for Service Changes	167,953	4,040,681	5,814,055	5,324,351	4,751,422
Aggregate Write-ins for Other Operating Income	0	0	0	0	0
Total Operating Income	84,173,766	123,212,331	106,210,954	88,371,547	71,958,546
Net Operating Gain or (Loss)	3,143,192	9,972,805	4,814,719	(511,112)	658,512
Net Investment Gain or (Loss)	11,252,916	24,709,235	10,092,593	(948,620)	10,422,909
Total Other Income	0	0	0	0	0
Federal Income Taxes Incurred	2,287,944	5,331,354	3,558,079	(835,526)	2,367,764
Net Income	12,108,164	29,350,686	11,349,233	(624,206)	8,713,657
Prior Year's Policyholders' Surplus	73,297,924	63,996,280	52,638,915	60,210,713	55,079,521
Current Year's Policyholders' Surplus	63,223,090	73,297,924	63,996,280	52,638,915	60,210,716
2-year Average Policyholders' Surplus	68,260,507	68,647,102	58,317,598	56,424,814	57,645,119
ROE	17.74%	42.76%	19.46%	(1.11%)	15.12%

Note: This report is based on 2005 Title insurance Annual Statement Five-Year History Data.

2005 CALIFORNIA TITLE INSURANCE

NAIC CODE: 51020
Company Name: National Title Ins Of NY Inc

GROUP CODE: 670
California License: Yes

Five Year's Profitability	2005	2004	2003	2002	2001
Direct Operations	0	832,562	24,941	30,021	0
Non-affiliated Agency Operations	(3,381,607)	17,264,686	32,681,211	14,515,891	6,341,057
Affiliated Agency Operations	608,923	543,170	7,373,763	7,545,740	2,510,028
Total Direct Title Premiums Written	(2,772,684)	18,640,418	40,079,915	22,091,652	8,851,085
Premiums Earned	(2,274,847)	18,451,479	39,224,533	21,732,190	8,795,063
Escrow and Settlement Service Changes	0	1,399,127	1,271,827	680,576	116,055
Title Examinations	0	0	0	0	0
Searched and Abstracts	0	0	0	2,637	0
Surveys	0	0	0	0	0
Aggregate Write-ins for Service Changes	60	3,255,404	7,616,884	5,540,197	1,823,179
Aggregate Write-ins for Other Operating Income	0	0	0	0	0
Total Operating Income	(2,274,787)	23,106,010	48,113,244	27,955,600	10,734,297
Net Operating Gain or (Loss)	(3,116,958)	(2,479,619)	3,223,555	2,024,413	423,578
Net Investment Gain or (Loss)	397,558	229,488	366,467	384,455	414,895
Total Other Income	0	0	0	0	0
Federal Income Taxes Incurred	(1,047,300)	(799,036)	1,498,744	678,664	221,666
Net Income	(1,672,100)	(1,451,095)	2,091,278	1,730,204	616,807
Prior Year's Policyholders' Surplus	5,324,992	6,655,691	4,528,922	3,702,452	3,194,999
Current Year's Policyholders' Surplus	6,638,703	5,324,992	6,655,691	4,528,922	3,702,451
2-year Average Policyholders' Surplus	5,981,848	5,990,342	5,592,307	4,115,687	3,448,725
ROE	(27.95%)	(24.22%)	37.40%	42.04%	17.89%

Note: This report is based on 2005 Title insurance Annual Statement Five-Year History Data.

2005 CALIFORNIA TITLE INSURANCE

NAIC CODE: 51420
Company Name: Stewart Title Ins Co

GROUP CODE: 340
California License: Yes

Five Year's Profitability	2005	2004	2003	2002	2001
Direct Operations	32,534,503	28,378,108	15,193,447	11,444,603	8,233,211
Non-affiliated Agency Operations	119,983,559	115,127,321	121,679,672	90,682,537	63,688,977
Affiliated Agency Operations	638,891	2,430,267	4,908,968	3,953,552	3,302,498
Total Direct Title Premiums Written	153,156,953	145,935,696	141,782,087	106,080,692	75,224,686
Premiums Earned	148,719,302	142,721,727	138,774,813	104,063,851	73,778,606
Escrow and Settlement Service Changes	42,133	71,306	74,903	45,589	100,569
Title Examinations	486,772	329,777	221,494	177,284	88,414
Searched and Abstracts	1,096,484	1,309,907	1,722,359	1,534,386	1,810,657
Surveys	1,623,349	1,222,718	1,344,635	930,007	553,796
Aggregate Write-ins for Service Changes	5,288,714	4,573,385	1,607,894	562,317	347,831
Aggregate Write-ins for Other Operating Income	48,338	0	0	0	0
Total Operating Income	157,305,092	150,228,820	143,746,098	107,313,434	76,679,873
Net Operating Gain or (Loss)	12,745,163	7,286,200	5,613,524	2,793,566	(1,741,292)
Net Investment Gain or (Loss)	2,425,223	2,742,973	2,915,296	1,666,135	2,216,842
Total Other Income	0	0	0	0	0
Federal Income Taxes Incurred	3,824,151	5,092,537	3,383,537	1,807,347	285,291
Net Income	11,346,235	4,936,636	5,145,283	2,652,354	190,259
Prior Year's Policyholders' Surplus	18,527,571	15,992,483	15,460,594	14,692,534	14,273,096
Current Year's Policyholders' Surplus	39,670,535	18,527,571	15,992,483	15,460,594	14,692,534
2-year Average Policyholders' Surplus	29,099,053	17,260,027	15,726,539	15,076,564	14,482,815
ROE	38.99%	28.60%	32.72%	17.59%	1.31%

Note: This report is based on 2005 Title insurance Annual Statement Five-Year History Data.

2005 CALIFORNIA TITLE INSURANCE

NAIC CODE: 51535 **GROUP CODE:** 670
Company Name: Ticor Title Ins Co of FL **California License:** Yes

Five Year's Profitability	2005	2004	2003	2002	2001
Direct Operations	12,414,394	10,269,136	9,204,129	7,219,150	5,929,426
Non-affiliated Agency Operations	327,599,833	241,575,633	276,283,578	219,290,838	144,869,718
Affiliated Agency Operations	2,707,163	0	0	0	0
Total Direct Title Premiums Written	342,721,390	251,844,769	285,487,707	226,509,988	150,799,144
Premiums Earned	329,114,787	244,100,064	272,500,731	217,085,312	143,894,887
Escrow and Settlement Service Changes	1,697,410	1,263,846	0	0	0
Title Examinations	70,912	258,554	452,947	360,138	352,799
Searched and Abstracts	10,886,022	9,632,069	8,216,093	7,100,796	5,733,428
Surveys	0	0	0	0	0
Aggregate Write-ins for Service Changes	1,498,806	3,638,903	6,767,133	3,925,237	3,702,820
Aggregate Write-ins for Other Operating Income	0	0	14,636	13,658	180,510
Total Operating Income	343,267,937	258,893,436	287,951,540	228,485,141	153,864,444
Net Operating Gain or (Loss)	8,586,815	5,095,711	19,390,828	13,049,740	8,093,183
Net Investment Gain or (Loss)	4,612,325	5,293,081	3,382,878	2,495,003	2,075,882
Total Other Income	0	0	0	0	0
Federal Income Taxes Incurred	(1,052,657)	4,730,915	8,337,125	6,548,983	3,985,238
Net Income	14,251,797	5,657,877	14,436,581	8,995,760	6,183,827
Prior Year's Policyholders' Surplus	34,342,887	42,384,436	25,799,868	18,569,640	20,345,459
Current Year's Policyholders' Surplus	40,660,194	34,342,887	42,384,436	25,799,868	18,569,640
2-year Average Policyholders' Surplus	37,501,541	38,363,662	34,092,152	22,184,754	19,457,550
ROE	38.00%	14.75%	42.35%	40.55%	31.78%

Note: This report is based on 2005 Title insurance Annual Statement Five-Year History Data.

2005 CALIFORNIA TITLE INSURANCE

NAIC CODE: 51586
Company Name: Fidelity Natl Title Ins Co

GROUP CODE: 670
California License: Yes

Five Year's Profitability	2005	2004	2003	2002	2001
Direct Operations	279,400,481	209,484,490	219,117,861	153,914,223	107,902,520
Non-affiliated Agency Operations	858,957,068	785,632,176	788,686,929	597,150,377	409,803,761
Affiliated Agency Operations	600,468,711	619,743,390	690,934,633	552,435,163	438,307,693
Total Direct Title Premiums Written	1,738,826,260	1,614,860,056	1,698,739,423	1,303,499,763	956,013,974
Premiums Earned	1,691,590,199	1,571,696,843	1,650,174,248	1,270,920,264	936,381,513
Escrow and Settlement Service Changes	41,552,207	20,879,945	35,058,216	26,415,647	13,597,020
Title Examinations	0	0	0	0	0
Searched and Abstracts	31,551,618	27,934,515	37,759,472	30,487,002	19,906,537
Surveys	0	0	0	0	0
Aggregate Write-ins for Service Changes	44,572,778	29,605,053	38,676,012	28,566,253	19,716,898
Aggregate Write-ins for Other Operating Income	0	0	0	0	0
Total Operating Income	1,809,266,802	1,650,116,356	1,761,667,948	1,356,389,166	989,601,968
Net Operating Gain or (Loss)	56,030,701	53,183,978	73,641,183	33,516,080	20,662,955
Net Investment Gain or (Loss)	103,132,938	36,930,935	47,148,318	11,807,611	4,645,631
Total Other Income	0	0	0	0	0
Federal Income Taxes Incurred	20,063,744	35,388,017	38,466,386	27,214,644	12,915,910
Net Income	139,099,895	54,726,896	82,323,115	18,109,047	12,392,676
Prior Year's Policyholders' Surplus	219,703,840	238,929,548	158,281,081	108,203,892	121,223,022
Current Year's Policyholders' Surplus	293,247,411	219,703,840	238,929,548	158,281,081	110,454,842
2-year Average Policyholders' Surplus	256,475,626	229,316,694	198,605,315	133,242,487	115,838,932
ROE	54.24%	23.87%	41.45%	13.59%	10.70%

Note: This report is based on 2005 Title insurance Annual Statement Five-Year History Data.

2005 COUNTRYWIDE TITLE INSURERS

5 YEAR PROFITABILITY ANALYSIS - AGGREGATE

Five Year's Profitability	2005	2004	2003	2002	2001
Direct Operations	2,410,559,520	2,100,560,474	2,258,002,695	1,624,400,189	1,329,311,389
Non-affiliated Agency Operations	10,063,751,998	9,387,583,409	9,231,620,870	6,992,004,821	5,142,616,413
Affiliated Agency Operations	4,325,479,088	4,014,326,871	4,164,763,352	3,291,092,578	2,611,978,658
Total Direct Title Premiums Written	16,799,790,605	15,502,470,754	15,654,386,917	11,907,497,588	9,083,906,460
Premiums Earned	16,429,815,780	15,096,112,411	15,152,348,357	11,566,869,110	8,853,819,459
Escrow and Settlement Service Changes	576,683,824	486,059,422	531,014,055	377,654,930	292,709,629
Title Examinations	203,232,775	201,470,068	214,071,706	166,338,722	144,315,120
Searched and Abstracts	224,242,511	256,194,611	270,723,356	220,227,883	171,310,302
Surveys	2,861,558	3,497,652	4,501,878	4,192,566	3,444,897
Aggregate Write-ins for Service Changes	183,001,258	180,744,575	209,460,593	147,291,273	124,833,607
Aggregate Write-ins for Other Operating Income	54,453,696	58,295,388	62,175,648	56,936,145	46,704,854
Total Operating Income	17,674,291,403	16,282,374,127	16,444,295,593	12,539,510,629	9,637,137,868
Net Operating Gain or (Loss)	718,635,790	724,250,071	1,004,862,508	475,529,955	250,116,472
Net Investment Gain or (Loss)	619,794,651	441,329,585	555,673,756	316,512,941	349,223,873
Total Other Income	3,092,642	2,152,486	2,870,908	2,641,993	1,881,760
Federal Income Taxes Incurred	363,241,941	380,051,299	488,116,025	240,971,295	157,045,924
Net Income	978,281,141	787,680,843	1,075,291,147	553,713,594	444,176,181
Prior Year's Policyholders' Surplus	3,440,833,889	3,319,143,719	2,758,174,838	2,339,350,431	1,973,110,943
Current Year's Policyholders' Surplus	3,746,700,061	3,440,491,836	3,319,450,421	2,758,055,540	2,341,988,568
2-year Average Policyholders' Surplus	3,593,766,975	3,379,817,778	3,038,812,630	2,548,702,986	2,157,549,756
ROE	27.22%	23.31%	35.39%	21.73%	20.59%

Note: 1. This report is based on 2005 Title insurance Annual Statement Five-Year History Data.

2. Total Title Insurers in this aggregate report is 87

2005 COUNTRYWIDE TITLE INSURANCE

NAIC CODE: 11450 **GROUP CODE:**
Company Name: American Land and Aircraft Title Co **California License:** No

Five Year's Profitability	2005	2004	2003	2002	2001
Direct Operations	0	0	0	0	470,362
Non-affiliated Agency Operations	168,817	630,581	311,638	245,141	0
Affiliated Agency Operations	622,413	736,241	628,892	597,000	0
Total Direct Title Premiums Written	791,230	1,366,822	940,530	842,141	470,362
Premiums Earned	708,323	1,233,701	865,946	770,512	433,220
Escrow and Settlement Service Changes	0	0	0	0	0
Title Examinations	0	0	0	0	0
Searched and Abstracts	0	0	0	0	0
Surveys	0	0	0	0	0
Aggregate Write-ins for Service Changes	0	0	0	0	0
Aggregate Write-ins for Other Operating Income	0	0	0	0	0
Total Operating Income	708,323	1,233,701	865,946	770,512	433,220
Net Operating Gain or (Loss)	(24,973)	(13,462)	(5,644)	34,167	(7,817)
Net Investment Gain or (Loss)	23,425	12,293	16,204	22,914	39,114
Total Other Income	0	0	0	0	0
Federal Income Taxes Incurred	0	0	14,268	0	0
Net Income	(1,548)	(1,169)	(3,708)	57,081	31,297
Prior Year's Policyholders' Surplus	712,697	711,689	723,669	662,221	629,812
Current Year's Policyholders' Surplus	709,631	712,697	711,689	723,698	662,221
2-year Average Policyholders' Surplus	711,164	712,193	717,679	692,960	646,017
ROE	(0.22%)	(0.16%)	(0.52%)	8.24%	4.84%

Note: This report is based on 2005 Title insurance Annual Statement Five-Year History Data.

2005 COUNTRYWIDE TITLE INSURANCE

NAIC CODE: 11597
Company Name: Southern Natl Title Ins Co

GROUP CODE:
California License: No

Five Year's Profitability	2005	2004	2003	2002	2001
Direct Operations	13,934	43,907	0	0	0
Non-affiliated Agency Operations	56,342	5,659	0	0	0
Affiliated Agency Operations	0	0	104,635	0	0
Total Direct Title Premiums Written	70,276	49,566	104,635	0	0
Premiums Earned	64,888	42,574	94,171	0	0
Escrow and Settlement Service Changes	1,405	12,476	0	0	0
Title Examinations	0	0	0	0	0
Searched and Abstracts	0	0	0	0	0
Surveys	0	0	0	0	0
Aggregate Write-ins for Service Changes	0	0	0	0	0
Aggregate Write-ins for Other Operating Income	0	0	0	0	0
Total Operating Income	66,293	55,050	94,171	0	0
Net Operating Gain or (Loss)	(190,129)	(444,633)	(85,684)	0	0
Net Investment Gain or (Loss)	8,113	2,513	1,815	0	0
Total Other Income	65,613	0	0	0	0
Federal Income Taxes Incurred	0	0	0	0	0
Net Income	(116,403)	(442,120)	(83,869)	0	0
Prior Year's Policyholders' Surplus	(3,630)	435,457	0	0	0
Current Year's Policyholders' Surplus	309,874	(3,630)	435,457	0	0
2-year Average Policyholders' Surplus	153,122	215,914	217,729	0	0
ROE	(76.02%)	(204.77%)	(38.52%)		

Note: This report is based on 2005 Title insurance Annual Statement Five-Year History Data.

2005 COUNTRYWIDE TITLE INSURANCE

NAIC CODE: 11865
Company Name: Arsenal Ins Corp.

GROUP CODE:
California License: No

Five Year's Profitability	2005	2004	2003	2002	2001
Direct Operations	0	0	0	0	0
Non-affiliated Agency Operations	2,200,760	1,217,779	0	0	0
Affiliated Agency Operations	0	0	0	0	0
Total Direct Title Premiums Written	2,200,760	1,217,779	0	0	0
Premiums Earned	2,150,760	1,217,779	0	0	0
Escrow and Settlement Service Changes	0	0	0	0	0
Title Examinations	0	0	0	0	0
Searched and Abstracts	0	0	0	0	0
Surveys	0	0	0	0	0
Aggregate Write-ins for Service Changes	0	0	0	0	0
Aggregate Write-ins for Other Operating Income	2,178	0	0	0	0
Total Operating Income	2,152,938	1,217,779	0	0	0
Net Operating Gain or (Loss)	192,919	86,486	0	0	0
Net Investment Gain or (Loss)	28,912	8,349	0	0	0
Total Other Income	0	0	0	0	0
Federal Income Taxes Incurred	0	0	0	0	0
Net Income	221,831	94,835	0	0	0
Prior Year's Policyholders' Surplus	1,094,875	0	0	0	0
Current Year's Policyholders' Surplus	513,559	1,094,835	0	0	0
2-year Average Policyholders' Surplus	804,217	547,418	0	0	0
ROE	27.58%	17.32%			

Note: This report is based on 2005 Title insurance Annual Statement Five-Year History Data.

2005 COUNTRYWIDE TITLE INSURANCE

NAIC CODE: 11974
Company Name: Founders Title Ins

GROUP CODE:
California License: No

Five Year's Profitability	2005	2004	2003	2002	2001
Direct Operations	126,324	21,222	0	0	0
Non-affiliated Agency Operations	0	0	0	0	0
Affiliated Agency Operations	0	0	0	0	0
Total Direct Title Premiums Written	126,324	21,222	0	0	0
Premiums Earned	115,928	20,273	0	0	0
Escrow and Settlement Service Changes	22,659	1,350	0	0	0
Title Examinations	0	0	0	0	0
Searched and Abstracts	0	0	0	0	0
Surveys	0	0	0	0	0
Aggregate Write-ins for Service Changes	1,295	378	0	0	0
Aggregate Write-ins for Other Operating Income	0	0	0	0	0
Total Operating Income	139,882	22,001	0	0	0
Net Operating Gain or (Loss)	(75,518)	(59,014)	0	0	0
Net Investment Gain or (Loss)	22,686	15,998	0	0	0
Total Other Income	0	0	0	0	0
Federal Income Taxes Incurred	0	0	0	0	0
Net Income	(52,832)	(43,016)	0	0	0
Prior Year's Policyholders' Surplus	880,223	0	0	0	0
Current Year's Policyholders' Surplus	862,907	880,223	0	0	0
2-year Average Policyholders' Surplus	871,565	440,112	0	0	0
ROE	(6.06%)	(9.77%)			

Note: This report is based on 2005 Title insurance Annual Statement Five-Year History Data.

2005 COUNTRYWIDE TITLE INSURANCE

NAIC CODE: 12234
Company Name: Equity National Title Ins Co

GROUP CODE:
California License: No

Five Year's Profitability	2005	2004	2003	2002	2001
Direct Operations	344,489	0	0	0	0
Non-affiliated Agency Operations	0	0	0	0	0
Affiliated Agency Operations	0	0	0	0	0
Total Direct Title Premiums Written	344,489	0	0	0	0
Premiums Earned	310,040	0	0	0	0
Escrow and Settlement Service Changes	3,050,670	0	0	0	0
Title Examinations	0	0	0	0	0
Searched and Abstracts	0	0	0	0	0
Surveys	0	0	0	0	0
Aggregate Write-ins for Service Changes	0	0	0	0	0
Aggregate Write-ins for Other Operating Income	106,558	0	0	0	0
Total Operating Income	3,467,268	0	0	0	0
Net Operating Gain or (Loss)	(43,181)	0	0	0	0
Net Investment Gain or (Loss)	136,197	0	0	0	0
Total Other Income	0	0	0	0	0
Federal Income Taxes Incurred	60,756	0	0	0	0
Net Income	32,260	0	0	0	0
Prior Year's Policyholders' Surplus	6	0	0	0	0
Current Year's Policyholders' Surplus	1,267,907	0	0	0	0
2-year Average Policyholders' Surplus	633,957	0	0	0	0
ROE	5.09%				

Note: This report is based on 2005 Title insurance Annual Statement Five-Year History Data.

2005 COUNTRYWIDE TITLE INSURANCE

NAIC CODE: 12309
Company Name: Agents Title Ins Co Inc

GROUP CODE:
California License: No

Five Year's Profitability	2005	2004	2003	2002	2001
Direct Operations	0	0	0	0	0
Non-affiliated Agency Operations	131,543	0	0	0	0
Affiliated Agency Operations	0	0	0	0	0
Total Direct Title Premiums Written	131,543	0	0	0	0
Premiums Earned	125,932	0	0	0	0
Escrow and Settlement Service Changes	0	0	0	0	0
Title Examinations	0	0	0	0	0
Searched and Abstracts	0	0	0	0	0
Surveys	0	0	0	0	0
Aggregate Write-ins for Service Changes	0	0	0	0	0
Aggregate Write-ins for Other Operating Income	0	0	0	0	0
Total Operating Income	125,932	0	0	0	0
Net Operating Gain or (Loss)	(283,948)	0	0	0	0
Net Investment Gain or (Loss)	27,023	0	0	0	0
Total Other Income	0	0	0	0	0
Federal Income Taxes Incurred	0	0	0	0	0
Net Income	(256,925)	0	0	0	0
Prior Year's Policyholders' Surplus	(8,406)	0	0	0	0
Current Year's Policyholders' Surplus	2,336,018	0	0	0	0
2-year Average Policyholders' Surplus	1,163,806	0	0	0	0
ROE	(22.08%)				

Note: This report is based on 2005 Title insurance Annual Statement Five-Year History Data.

2005 COUNTRYWIDE TITLE INSURANCE

NAIC CODE: 50000
Company Name: North American Title Ins Corp

GROUP CODE:
California License: No

Five Year's Profitability	2005	2004	2003	2002	2001
Direct Operations	0	0	0	0	0
Non-affiliated Agency Operations	122,244	11,517	4,752	1,497	8,732
Affiliated Agency Operations	29,506,885	30,548,420	25,451,563	21,458,635	14,488,907
Total Direct Title Premiums Written	29,629,129	30,559,937	25,456,315	21,460,132	14,497,639
Premiums Earned	28,376,106	29,269,847	24,536,696	20,784,016	14,017,227
Escrow and Settlement Service Changes	0	0	0	0	0
Title Examinations	0	0	0	0	0
Searched and Abstracts	0	0	0	0	0
Surveys	0	0	0	0	0
Aggregate Write-ins for Service Changes	0	0	0	0	0
Aggregate Write-ins for Other Operating Income	0	0	0	0	0
Total Operating Income	28,376,106	29,269,847	24,536,696	20,784,016	14,017,227
Net Operating Gain or (Loss)	3,540,626	3,522,296	3,007,848	2,568,131	1,419,615
Net Investment Gain or (Loss)	599,824	303,752	350,539	389,711	468,449
Total Other Income	(1,595)	4,130	(1,575)	1,298	1,333
Federal Income Taxes Incurred	1,535,020	1,409,895	1,241,965	1,050,183	715,390
Net Income	2,603,835	2,420,283	2,114,847	1,908,957	1,174,007
Prior Year's Policyholders' Surplus	14,124,205	11,569,973	9,692,021	7,795,958	6,726,708
Current Year's Policyholders' Surplus	16,751,557	14,124,205	11,569,973	9,692,021	7,795,958
2-year Average Policyholders' Surplus	15,437,881	12,847,089	10,630,997	8,743,990	7,261,333
ROE	16.87%	18.84%	19.89%	21.83%	16.17%

Note: This report is based on 2005 Title insurance Annual Statement Five-Year History Data.

2005 COUNTRYWIDE TITLE INSURANCE

NAIC CODE: 50001
Company Name: American Eagle Title Ins Co

GROUP CODE:
California License: No

Five Year's Profitability	2005	2004	2003	2002	2001
Direct Operations	1,891,063	1,500,378	1,989,457	1,602,357	1,465,521
Non-affiliated Agency Operations	790,294	617,523	333,694	488,810	547,783
Affiliated Agency Operations	0	0	0	0	0
Total Direct Title Premiums Written	2,681,357	2,117,901	2,323,151	2,091,167	2,013,304
Premiums Earned	2,653,383	1,959,523	2,340,529	1,987,396	1,943,552
Escrow and Settlement Service Changes	1,021,468	656,030	837,205	693,620	568,899
Title Examinations	434,310	367,127	509,799	412,412	424,649
Searched and Abstracts	2,919,659	2,243,736	2,869,032	2,415,805	2,153,740
Surveys	0	0	0	0	0
Aggregate Write-ins for Service Changes	0	0	0	0	0
Aggregate Write-ins for Other Operating Income	0	0	0	0	0
Total Operating Income	7,028,820	5,226,416	6,556,565	5,509,233	5,090,840
Net Operating Gain or (Loss)	395,134	300,918	1,614,536	1,033,137	1,028,904
Net Investment Gain or (Loss)	70,643	17,695	27,035	23,101	36,950
Total Other Income	0	0	0	0	0
Federal Income Taxes Incurred	233,828	127,411	611,755	346,354	349,249
Net Income	231,949	191,202	1,029,816	709,884	716,605
Prior Year's Policyholders' Surplus	1,496,232	1,607,390	1,209,249	1,206,579	639,432
Current Year's Policyholders' Surplus	1,663,755	1,496,232	1,607,390	1,209,249	1,206,579
2-year Average Policyholders' Surplus	1,579,994	1,551,811	1,408,320	1,207,914	923,006
ROE	14.68%	12.32%	73.12%	58.77%	77.64%

Note: This report is based on 2005 Title insurance Annual Statement Five-Year History Data.

2005 COUNTRYWIDE TITLE INSURANCE

NAIC CODE: 50002
Company Name: Land Title Ins Corp

GROUP CODE:
California License: No

Five Year's Profitability	2005	2004	2003	2002	2001
Direct Operations	0	0	0	0	0
Non-affiliated Agency Operations	0	0	0	0	0
Affiliated Agency Operations	26,575,507	26,656,397	38,413,537	33,113,366	27,686,883
Total Direct Title Premiums Written	26,575,507	26,656,397	38,413,537	33,113,366	27,686,883
Premiums Earned	26,467,513	26,555,329	37,506,770	32,288,507	26,662,230
Escrow and Settlement Service Changes	0	0	0	0	0
Title Examinations	0	0	0	0	0
Searched and Abstracts	0	0	0	0	0
Surveys	0	0	0	0	0
Aggregate Write-ins for Service Changes	0	0	0	0	0
Aggregate Write-ins for Other Operating Income	92,844	92,844	92,844	92,844	92,844
Total Operating Income	26,560,357	26,648,173	37,599,614	32,381,351	26,755,074
Net Operating Gain or (Loss)	2,026,271	2,893,005	2,279,884	1,997,004	1,757,994
Net Investment Gain or (Loss)	473,494	509,409	398,074	392,496	285,360
Total Other Income	36,325	0	0	0	0
Federal Income Taxes Incurred	766,673	1,086,475	927,796	833,353	713,891
Net Income	1,769,417	2,315,939	1,750,162	1,556,147	1,329,463
Prior Year's Policyholders' Surplus	10,813,214	10,458,871	8,547,903	7,125,807	5,725,851
Current Year's Policyholders' Surplus	9,525,559	10,813,213	10,458,871	8,547,903	7,125,807
2-year Average Policyholders' Surplus	10,169,387	10,636,042	9,503,387	7,836,855	6,425,829
ROE	17.40%	21.77%	18.42%	19.86%	20.69%

Note: This report is based on 2005 Title insurance Annual Statement Five-Year History Data.

2005 COUNTRYWIDE TITLE INSURANCE

NAIC CODE: 50004
Company Name: Attorneys Title Guaranty Fund Inc

GROUP CODE:
California License: No

Five Year's Profitability	2005	2004	2003	2002	2001
Direct Operations	13,587,501	12,379,302	12,471,031	10,858,607	9,187,728
Non-affiliated Agency Operations	0	0	0	0	0
Affiliated Agency Operations	0	0	0	0	0
Total Direct Title Premiums Written	13,587,501	12,379,302	12,471,031	10,858,607	9,187,728
Premiums Earned	12,717,079	11,001,830	11,730,064	10,175,740	8,257,560
Escrow and Settlement Service Changes	350,884	268,973	195,198	241,851	412,874
Title Examinations	0	0	0	0	0
Searched and Abstracts	2,523,450	2,985,265	3,142,151	2,969,622	3,060,559
Surveys	0	0	0	0	0
Aggregate Write-ins for Service Changes	8,764,471	7,840,757	7,323,701	5,497,727	5,201,623
Aggregate Write-ins for Other Operating Income	0	0	0	0	0
Total Operating Income	24,355,884	22,096,825	22,391,114	18,884,940	16,932,616
Net Operating Gain or (Loss)	1,509,317	(1,554,110)	471,833	663,861	(708,659)
Net Investment Gain or (Loss)	1,401,193	589,886	839,284	1,137,650	740,896
Total Other Income	0	(534,898)	0	0	0
Federal Income Taxes Incurred	829,985	(329,598)	388,350	508,724	251,300
Net Income	2,080,525	(1,169,524)	922,767	1,292,787	(219,063)
Prior Year's Policyholders' Surplus	5,160,923	5,653,366	4,887,292	4,718,185	5,669,001
Current Year's Policyholders' Surplus	6,600,025	5,160,923	5,653,366	4,887,292	4,718,184
2-year Average Policyholders' Surplus	5,880,474	5,407,145	5,270,329	4,802,738	5,193,593
ROE	35.38%	(21.63%)	17.51%	26.92%	(4.22%)

Note: This report is based on 2005 Title insurance Annual Statement Five-Year History Data.

2005 COUNTRYWIDE TITLE INSURANCE

NAIC CODE: 50005 **GROUP CODE: 150**
Company Name: Old Republic Gen Title Ins Corp **California License: No**

Five Year's Profitability	2005	2004	2003	2002	2001
Direct Operations	0	0	0	0	0
Non-affiliated Agency Operations	0	0	0	0	0
Affiliated Agency Operations	0	0	0	0	0
Total Direct Title Premiums Written	0	0	0	0	0
Premiums Earned	19,314,438	20,741,070	21,568,978	20,127,412	15,403,905
Escrow and Settlement Service Changes	0	0	0	0	0
Title Examinations	0	0	0	0	0
Searched and Abstracts	0	0	0	0	0
Surveys	0	0	0	0	0
Aggregate Write-ins for Service Changes	0	0	0	0	0
Aggregate Write-ins for Other Operating Income	0	0	0	0	0
Total Operating Income	19,314,438	20,741,070	21,568,978	20,127,412	15,403,905
Net Operating Gain or (Loss)	11,935,502	13,153,634	9,921,759	10,362,395	7,635,045
Net Investment Gain or (Loss)	4,679,138	5,186,216	3,922,615	3,842,237	3,407,486
Total Other Income	0	0	0	0	0
Federal Income Taxes Incurred	5,691,584	6,316,722	5,161,799	5,298,690	3,697,761
Net Income	10,923,056	12,023,128	8,682,575	8,905,942	7,344,770
Prior Year's Policyholders' Surplus	43,725,265	37,940,513	28,122,110	20,275,030	19,023,420
Current Year's Policyholders' Surplus	46,856,877	43,725,265	37,940,513	28,122,110	20,275,030
2-year Average Policyholders' Surplus	45,291,071	40,832,889	33,031,312	24,198,570	19,649,225
ROE	24.12%	29.44%	26.29%	36.80%	37.38%

Note: This report is based on 2005 Title insurance Annual Statement Five-Year History Data.

2005 COUNTRYWIDE TITLE INSURANCE

NAIC CODE: 50008
Company Name: First American Title Ins Co NC

GROUP CODE: 70
California License: Yes

Five Year's Profitability	2005	2004	2003	2002	2001
Direct Operations	0	0	0	0	0
Non-affiliated Agency Operations	0	31,270	191,495	211,157	1,427,071
Affiliated Agency Operations	43,109	43,808	31,747	34,316	32,136
Total Direct Title Premiums Written	43,109	75,078	223,242	245,473	1,459,207
Premiums Earned	60,528	97,293	233,756	253,145	1,340,890
Escrow and Settlement Service Changes	0	0	0	0	0
Title Examinations	0	0	0	0	0
Searched and Abstracts	0	0	0	0	0
Surveys	0	0	0	0	0
Aggregate Write-ins for Service Changes	0	0	0	180	0
Aggregate Write-ins for Other Operating Income	0	0	0	0	0
Total Operating Income	60,528	97,293	233,756	253,325	1,340,890
Net Operating Gain or (Loss)	(81,704)	(212,198)	(54,446)	(28,858)	106,550
Net Investment Gain or (Loss)	16,572	3,154,381	17,753	29,866	61,084
Total Other Income	0	0	0	0	0
Federal Income Taxes Incurred	(34,427)	(75,072)	(7,900)	(80,738)	(27,216)
Net Income	(30,705)	3,017,255	(28,793)	81,746	194,850
Prior Year's Policyholders' Surplus	8,200,040	8,076,412	7,945,350	5,633,759	7,639,779
Current Year's Policyholders' Surplus	8,155,215	8,200,040	8,076,412	7,945,350	5,633,757
2-year Average Policyholders' Surplus	8,177,628	8,138,226	8,010,881	6,789,555	6,636,768
ROE	(0.38%)	37.08%	(0.36%)	1.20%	2.94%

Note: This report is based on 2005 Title insurance Annual Statement Five-Year History Data.

2005 COUNTRYWIDE TITLE INSURANCE

NAIC CODE: 50012
Company Name: Transnation Title Ins Co

GROUP CODE: 99
California License: Yes

Five Year's Profitability	2005	2004	2003	2002	2001
Direct Operations	109,788,116	87,509,001	117,778,166	103,435,898	97,616,210
Non-affiliated Agency Operations	145,681,841	150,063,437	170,990,384	123,099,863	103,660,861
Affiliated Agency Operations	136,363,571	111,687,676	12,130,837	7,607,297	6,021,327
Total Direct Title Premiums Written	391,833,528	349,260,114	300,899,387	234,143,058	207,298,398
Premiums Earned	390,889,989	348,017,051	299,346,858	233,959,980	205,787,684
Escrow and Settlement Service Changes	46,931,292	36,933,509	49,304,888	40,794,440	36,615,190
Title Examinations	5,828,768	2,340,067	2,323,043	1,280,915	1,652,040
Searched and Abstracts	69,317	504,166	479,680	389,483	409,644
Surveys	0	0	953	2,944	58
Aggregate Write-ins for Service Changes	6,349,684	5,803,823	7,542,495	6,507,387	5,891,770
Aggregate Write-ins for Other Operating Income	0	0	0	0	0
Total Operating Income	450,069,050	393,598,616	358,997,917	282,935,149	250,356,386
Net Operating Gain or (Loss)	18,278,705	25,252,879	27,491,654	17,162,666	16,296,362
Net Investment Gain or (Loss)	8,706,669	6,157,824	6,292,933	6,407,101	6,695,495
Total Other Income	0	0	0	0	0
Federal Income Taxes Incurred	10,968,319	9,430,289	9,000,341	4,917,064	6,304,364
Net Income	16,017,055	21,980,414	24,784,246	18,652,703	16,687,493
Prior Year's Policyholders' Surplus	75,561,924	67,803,740	95,269,700	80,215,500	63,705,262
Current Year's Policyholders' Surplus	81,661,373	75,561,924	67,803,740	95,269,700	80,215,500
2-year Average Policyholders' Surplus	78,611,649	71,682,832	81,536,720	87,742,600	71,960,381
ROE	20.37%	30.66%	30.40%	21.26%	23.19%

Note: This report is based on 2005 Title insurance Annual Statement Five-Year History Data.

2005 COUNTRYWIDE TITLE INSURANCE

NAIC CODE: 50016
Company Name: Title Resources Guaranty Co

GROUP CODE:
California License: No

Five Year's Profitability	2005	2004	2003	2002	2001
Direct Operations	0	0	0	0	0
Non-affiliated Agency Operations	59,266,991	60,159,243	65,196,320	44,350,999	35,289,069
Affiliated Agency Operations	24,366,402	31,138,579	29,000,638	26,992,782	19,848,949
Total Direct Title Premiums Written	83,633,393	91,297,822	94,196,958	71,343,781	55,138,018
Premiums Earned	83,953,400	89,765,095	92,114,347	70,061,680	54,447,386
Escrow and Settlement Service Changes	0	0	0	0	0
Title Examinations	0	0	0	0	0
Searched and Abstracts	0	0	0	0	0
Surveys	0	0	0	0	0
Aggregate Write-ins for Service Changes	0	0	0	0	0
Aggregate Write-ins for Other Operating Income	0	0	0	0	0
Total Operating Income	83,953,400	89,765,095	92,114,347	70,061,680	54,447,386
Net Operating Gain or (Loss)	5,795,472	5,273,980	5,815,446	3,980,857	2,852,046
Net Investment Gain or (Loss)	972,333	481,223	380,087	362,826	836,635
Total Other Income	315	869	939	0	6,181
Federal Income Taxes Incurred	2,218,244	1,949,435	2,181,550	1,468,781	1,187,344
Net Income	4,549,876	3,806,637	4,014,922	2,874,902	2,507,518
Prior Year's Policyholders' Surplus	23,940,622	20,019,439	15,616,446	13,045,253	10,505,747
Current Year's Policyholders' Surplus	28,184,662	23,940,622	20,019,439	15,616,446	13,045,253
2-year Average Policyholders' Surplus	26,062,642	21,980,031	17,817,943	14,330,850	11,775,500
ROE	17.46%	17.32%	22.53%	20.06%	21.29%

Note: This report is based on 2005 Title insurance Annual Statement Five-Year History Data.

2005 COUNTRYWIDE TITLE INSURANCE

NAIC CODE: 50020
Company Name: Dakota Homestead Title Ins Co

GROUP CODE:
California License: No

Five Year's Profitability	2005	2004	2003	2002	2001
Direct Operations	185,877	101,279	64,132	0	0
Non-affiliated Agency Operations	3,699,990	2,088,891	1,972,195	1,675,606	1,416,800
Affiliated Agency Operations	0	0	0	0	0
Total Direct Title Premiums Written	3,885,866	2,190,170	2,036,327	1,675,606	1,416,800
Premiums Earned	3,615,068	2,056,854	1,864,042	1,559,928	1,301,710
Escrow and Settlement Service Changes	0	0	0	0	0
Title Examinations	0	0	0	0	0
Searched and Abstracts	0	0	0	0	0
Surveys	0	0	0	0	0
Aggregate Write-ins for Service Changes	0	0	750	0	0
Aggregate Write-ins for Other Operating Income	99,476	27,603	0	0	0
Total Operating Income	3,714,545	2,084,457	1,864,792	1,559,928	1,301,710
Net Operating Gain or (Loss)	(249,695)	145,719	8,370	(18,350)	(938)
Net Investment Gain or (Loss)	111,184	106,423	9,783	64,607	57,022
Total Other Income	0	0	0	17,315	0
Federal Income Taxes Incurred	(2,468)	46,247	8,470	19,812	11,301
Net Income	(136,042)	205,895	9,683	43,760	44,783
Prior Year's Policyholders' Surplus	2,510,935	2,217,611	974,387	1,037,754	874,002
Current Year's Policyholders' Surplus	2,299,216	2,510,934	2,217,611	974,387	1,037,754
2-year Average Policyholders' Surplus	2,405,076	2,364,273	1,595,999	1,006,070	955,878
ROE	(5.66%)	8.71%	0.61%	4.35%	4.69%

Note: This report is based on 2005 Title insurance Annual Statement Five-Year History Data.

2005 COUNTRYWIDE TITLE INSURANCE

NAIC CODE: 50024
Company Name: Lawyers Title Ins Corp

GROUP CODE: 99
California License: Yes

Five Year's Profitability	2005	2004	2003	2002	2001
Direct Operations	323,644,728	264,889,197	283,951,372	233,345,207	199,423,584
Non-affiliated Agency Operations	806,422,375	755,309,685	798,112,942	589,720,120	469,381,286
Affiliated Agency Operations	172,623,328	193,474,465	185,212,706	144,300,104	113,794,186
Total Direct Title Premiums Written	1,302,690,431	1,213,673,347	1,267,277,020	967,365,431	782,599,056
Premiums Earned	1,280,091,761	1,187,839,122	1,237,411,353	950,492,111	772,511,537
Escrow and Settlement Service Changes	61,377,093	47,521,832	60,375,080	48,265,871	40,484,919
Title Examinations	37,714,303	29,742,348	43,209,345	27,496,892	19,501,701
Searched and Abstracts	3,379,336	2,729,811	1,598,137	1,811,675	1,978,348
Surveys	23,877	60,870	90,287	155,150	209,421
Aggregate Write-ins for Service Changes	26,069,881	27,805,140	28,003,273	27,885,938	28,481,890
Aggregate Write-ins for Other Operating Income	0	0	0	0	0
Total Operating Income	1,408,656,251	1,295,699,123	1,370,687,475	1,056,107,637	863,167,816
Net Operating Gain or (Loss)	29,406,822	32,958,793	76,960,635	51,593,917	23,694,458
Net Investment Gain or (Loss)	32,528,244	21,555,776	28,662,590	27,822,384	23,687,889
Total Other Income	0	0	0	0	0
Federal Income Taxes Incurred	24,141,066	19,796,020	37,707,627	25,528,644	15,246,822
Net Income	37,794,000	34,718,549	67,915,598	53,887,657	32,135,525
Prior Year's Policyholders' Surplus	237,640,169	264,950,129	271,629,068	229,129,430	194,405,426
Current Year's Policyholders' Surplus	225,800,152	237,640,169	264,950,129	271,629,068	229,129,430
2-year Average Policyholders' Surplus	231,720,161	251,295,149	268,289,599	250,379,249	211,767,428
ROE	16.31%	13.82%	25.31%	21.52%	15.17%

Note: This report is based on 2005 Title insurance Annual Statement Five-Year History Data.

2005 COUNTRYWIDE TITLE INSURANCE

NAIC CODE: 50026
Company Name: Commerce Title Ins Co

GROUP CODE:
California License: Yes

Five Year's Profitability	2005	2004	2003	2002	2001
Direct Operations	281,752	914,109	1,812,404	981,236	0
Non-affiliated Agency Operations	987,471	404,920	417,597	2,434,206	930,147
Affiliated Agency Operations	54,493,678	51,578,044	50,323,371	43,571,751	30,878,250
Total Direct Title Premiums Written	55,762,901	52,897,073	52,553,372	46,987,193	31,808,397
Premiums Earned	52,487,263	48,851,100	47,957,169	44,957,227	30,460,472
Escrow and Settlement Service Changes	0	0	559,304	256,725	0
Title Examinations	0	0	0	0	0
Searched and Abstracts	0	0	0	250	0
Surveys	0	0	0	0	0
Aggregate Write-ins for Service Changes	0	848	50,114	41,931	0
Aggregate Write-ins for Other Operating Income	0	0	0	394,227	517,745
Total Operating Income	52,487,263	48,851,948	48,566,587	45,650,360	30,978,217
Net Operating Gain or (Loss)	3,374,732	2,394,446	1,216,036	2,618,542	(259,233)
Net Investment Gain or (Loss)	301,651	170,120	172,813	220,270	304,768
Total Other Income	0	0	0	0	0
Federal Income Taxes Incurred	1,337,549	954,789	589,628	1,154,680	230,764
Net Income	2,338,834	1,609,777	799,221	1,684,132	(185,229)
Prior Year's Policyholders' Surplus	6,571,059	7,683,013	7,662,164	5,422,169	5,245,700
Current Year's Policyholders' Surplus	6,810,356	6,571,059	7,683,013	7,662,164	5,422,169
2-year Average Policyholders' Surplus	6,690,708	7,127,036	7,672,589	6,542,167	5,333,935
ROE	34.96%	22.59%	10.42%	25.74%	(3.47%)

Note: This report is based on 2005 Title insurance Annual Statement Five-Year History Data.

2005 COUNTRYWIDE TITLE INSURANCE

NAIC CODE: 50028
Company Name: Ace Capital Title Reins Co

GROUP CODE: 626
California License: Yes

Five Year's Profitability	2005	2004	2003	2002	2001
Direct Operations	0	0	0	0	0
Non-affiliated Agency Operations	0	0	0	0	0
Affiliated Agency Operations	0	0	0	0	0
Total Direct Title Premiums Written	0	0	0	0	0
Premiums Earned	921,942	582,767	1,533,956	2,571,830	2,029,418
Escrow and Settlement Service Changes	0	0	0	0	0
Title Examinations	0	0	0	0	0
Searched and Abstracts	0	0	0	0	0
Surveys	0	0	0	0	0
Aggregate Write-ins for Service Changes	0	0	0	0	0
Aggregate Write-ins for Other Operating Income	0	300	100	1,181	35,044
Total Operating Income	921,942	583,067	1,534,056	2,573,011	2,064,462
Net Operating Gain or (Loss)	(720,185)	(1,449,430)	(1,729,515)	(7,074)	(281,561)
Net Investment Gain or (Loss)	2,618,327	1,298,208	2,380,739	2,120,737	2,127,655
Total Other Income	0	0	0	0	0
Federal Income Taxes Incurred	(93,868)	388,535	(72,838)	538,427	(156,744)
Net Income	1,992,010	(539,757)	724,062	1,575,236	2,002,838
Prior Year's Policyholders' Surplus	25,269,700	25,812,931	27,585,792	26,009,941	24,008,677
Current Year's Policyholders' Surplus	27,125,380	25,269,690	25,812,931	27,585,791	26,009,949
2-year Average Policyholders' Surplus	26,197,540	25,541,311	26,699,362	26,797,866	25,009,313
ROE	7.60%	(2.11%)	2.71%	5.88%	8.01%

Note: This report is based on 2005 Title insurance Annual Statement Five-Year History Data.

2005 COUNTRYWIDE TITLE INSURANCE

NAIC CODE: 50029
Company Name: Washington Title Ins Co

GROUP CODE:
California License: No

Five Year's Profitability	2005	2004	2003	2002	2001
Direct Operations	191,846	224,736	199,197	220,068	158,857
Non-affiliated Agency Operations	17,222,943	13,958,919	12,929,922	10,413,208	10,314,678
Affiliated Agency Operations	3,099,296	2,289,601	3,583,977	3,030,485	0
Total Direct Title Premiums Written	20,514,085	16,473,256	16,713,096	13,663,761	10,473,535
Premiums Earned	19,729,757	15,810,127	16,056,581	13,167,514	10,063,721
Escrow and Settlement Service Changes	3,345	663	329	2,407	1,868
Title Examinations	0	0	0	0	0
Searched and Abstracts	0	0	0	0	0
Surveys	0	0	0	0	0
Aggregate Write-ins for Service Changes	990	0	0	0	0
Aggregate Write-ins for Other Operating Income	0	0	0	0	0
Total Operating Income	19,734,092	15,810,790	16,056,910	13,169,921	10,065,589
Net Operating Gain or (Loss)	275,247	(119,430)	31,285	74,212	1,062
Net Investment Gain or (Loss)	57,866	21,293	27,993	44,312	73,075
Total Other Income	0	0	0	0	0
Federal Income Taxes Incurred	119,368	(19,914)	9,075	25,735	17,273
Net Income	213,745	(78,223)	50,203	92,789	56,864
Prior Year's Policyholders' Surplus	848,468	1,034,727	1,081,042	1,060,745	1,026,870
Current Year's Policyholders' Surplus	935,232	848,468	1,034,769	1,081,042	1,060,745
2-year Average Policyholders' Surplus	891,850	941,598	1,057,906	1,070,894	1,043,808
ROE	23.97%	(8.31%)	4.75%	8.66%	5.45%

Note: This report is based on 2005 Title insurance Annual Statement Five-Year History Data.

2005 COUNTRYWIDE TITLE INSURANCE

NAIC CODE: 50031
Company Name: Aviation Title Ins Co

GROUP CODE:
California License: No

Five Year's Profitability	2005	2004	2003	2002	2001
Direct Operations	0	0	0	91,260	77,537
Non-affiliated Agency Operations	0	0	0	0	0
Affiliated Agency Operations	0	0	0	0	0
Total Direct Title Premiums Written	0	0	0	91,260	77,537
Premiums Earned	4,876	4,876	4,875	58,996	50,619
Escrow and Settlement Service Changes	0	0	0	0	0
Title Examinations	0	0	0	0	0
Searched and Abstracts	0	0	0	190	0
Surveys	0	0	0	0	0
Aggregate Write-ins for Service Changes	0	0	0	2,925	190
Aggregate Write-ins for Other Operating Income	0	0	0	0	0
Total Operating Income	4,876	4,876	4,875	62,111	50,809
Net Operating Gain or (Loss)	(16,698)	(17,427)	(35,919)	22,533	3,189
Net Investment Gain or (Loss)	24,321	7,405	15,718	10,016	31,313
Total Other Income	0	0	0	0	0
Federal Income Taxes Incurred	0	0	0	0	0
Net Income	7,623	(10,022)	(20,201)	32,549	34,502
Prior Year's Policyholders' Surplus	211,959	184,745	165,623	164,210	290,732
Current Year's Policyholders' Surplus	267,073	211,959	184,745	165,623	325,235
2-year Average Policyholders' Surplus	239,516	198,352	175,184	164,917	307,984
ROE	3.18%	(5.05%)	(11.53%)	19.74%	11.20%

Note: This report is based on 2005 Title insurance Annual Statement Five-Year History Data.

2005 COUNTRYWIDE TITLE INSURANCE

NAIC CODE: 50034
Company Name: Guarantee Title Ins Co

GROUP CODE: 3590
California License: No

Five Year's Profitability	2005	2004	2003	2002	2001
Direct Operations	0	0	0	0	0
Non-affiliated Agency Operations	1,479,366	923,977	853,558	508,233	446,427
Affiliated Agency Operations	351,952	71,882	0	0	0
Total Direct Title Premiums Written	1,831,318	995,859	853,558	508,233	446,427
Premiums Earned	1,536,415	821,292	697,064	410,309	365,983
Escrow and Settlement Service Changes	0	0	0	0	0
Title Examinations	0	0	0	0	0
Searched and Abstracts	7,945	8,892	(24)	0	(252)
Surveys	0	0	0	0	0
Aggregate Write-ins for Service Changes	0	0	0	0	0
Aggregate Write-ins for Other Operating Income	0	0	0	0	0
Total Operating Income	1,544,360	830,184	697,040	410,309	365,731
Net Operating Gain or (Loss)	(322,268)	82,924	(114,659)	(504,237)	(203,658)
Net Investment Gain or (Loss)	63,397	52,946	101,198	95,913	105,541
Total Other Income	0	0	90,000	90,000	91,475
Federal Income Taxes Incurred	(6,672)	58,250	36,632	(103,782)	1,518
Net Income	(252,199)	77,620	39,907	(214,542)	(8,160)
Prior Year's Policyholders' Surplus	1,722,916	1,629,518	1,438,129	1,649,734	1,655,594
Current Year's Policyholders' Surplus	1,834,232	1,722,915	1,629,519	1,438,129	1,656,348
2-year Average Policyholders' Surplus	1,778,574	1,676,217	1,533,824	1,543,932	1,655,971
ROE	(14.18%)	4.63%	2.60%	(13.90%)	(0.49%)

Note: This report is based on 2005 Title insurance Annual Statement Five-Year History Data.

2005 COUNTRYWIDE TITLE INSURANCE

NAIC CODE: 50035
Company Name: Alliance Title Of Amer Inc

GROUP CODE: 340
California License: No

Five Year's Profitability	2005	2004	2003	2002	2001
Direct Operations	0	0	0	0	0
Non-affiliated Agency Operations	0	696,984	8,252,501	9,326,522	9,498,194
Affiliated Agency Operations	0	0	0	0	0
Total Direct Title Premiums Written	0	696,984	8,252,501	9,326,522	9,498,194
Premiums Earned	123,684	735,385	7,919,495	8,933,773	9,076,512
Escrow and Settlement Service Changes	0	0	0	0	0
Title Examinations	0	0	0	0	0
Searched and Abstracts	0	0	0	0	0
Surveys	0	0	0	0	0
Aggregate Write-ins for Service Changes	0	0	0	0	0
Aggregate Write-ins for Other Operating Income	0	0	0	0	0
Total Operating Income	123,684	735,385	7,919,495	(2,331)	4,645
Net Operating Gain or (Loss)	132,052	(239,717)	603,799	667,055	618,820
Net Investment Gain or (Loss)	106,008	46,241	40,133	79,775	72,080
Total Other Income	0	5,237	(2,775)	0	0
Federal Income Taxes Incurred	70,613	(22,288)	182,158	225,957	191,763
Net Income	167,447	(165,951)	458,999	520,873	499,137
Prior Year's Policyholders' Surplus	2,397,177	2,730,895	2,344,761	2,409,050	2,185,600
Current Year's Policyholders' Surplus	3,003,220	2,397,177	2,730,895	2,344,761	2,409,050
2-year Average Policyholders' Surplus	2,700,199	2,564,036	2,537,828	2,376,906	2,297,325
ROE	6.20%	(6.47%)	18.09%	21.91%	21.73%

Note: This report is based on 2005 Title insurance Annual Statement Five-Year History Data.

2005 COUNTRYWIDE TITLE INSURANCE

NAIC CODE: 50036
Company Name: Stewart Title Ins Co Of OR

GROUP CODE: 340
California License: No

Five Year's Profitability	2005	2004	2003	2002	2001
Direct Operations	0	0	0	0	0
Non-affiliated Agency Operations	10,723,385	9,240,752	11,064,761	7,328,749	4,478,965
Affiliated Agency Operations	0	0	0	0	0
Total Direct Title Premiums Written	10,723,385	9,240,752	11,064,761	7,328,749	4,478,965
Premiums Earned	9,697,656	8,412,144	10,035,229	6,659,511	4,076,769
Escrow and Settlement Service Changes	0	0	0	0	0
Title Examinations	0	0	0	0	0
Searched and Abstracts	0	0	0	0	0
Surveys	0	0	0	0	0
Aggregate Write-ins for Service Changes	0	0	0	0	0
Aggregate Write-ins for Other Operating Income	0	0	0	0	0
Total Operating Income	9,697,656	8,412,144	10,035,229	6,659,511	4,076,769
Net Operating Gain or (Loss)	(170,732)	(94,614)	(115,971)	(129,108)	(150,877)
Net Investment Gain or (Loss)	88,331	81,739	79,939	71,999	81,069
Total Other Income	0	0	0	0	0
Federal Income Taxes Incurred	(1,716)	1,716	0	0	(1,437)
Net Income	(80,685)	(14,591)	(36,032)	(57,109)	(68,371)
Prior Year's Policyholders' Surplus	2,045,225	1,832,328	1,578,273	1,316,390	1,372,433
Current Year's Policyholders' Surplus	2,500,409	2,045,225	1,832,328	1,578,273	1,316,390
2-year Average Policyholders' Surplus	2,272,817	1,938,777	1,705,301	1,447,332	1,344,412
ROE	(3.55%)	(0.75%)	(2.11%)	(3.95%)	(5.09%)

Note: This report is based on 2005 Title insurance Annual Statement Five-Year History Data.

2005 COUNTRYWIDE TITLE INSURANCE

NAIC CODE: 50037
 Company Name: First American Title & Trust Co

GROUP CODE: 70
 California License: No

Five Year's Profitability	2005	2004	2003	2002	2001
Direct Operations	4,440,486	4,737,966	5,412,053	4,055,609	3,385,414
Non-affiliated Agency Operations	0	82,223	241,278	249,680	259,197
Affiliated Agency Operations	0	0	0	0	0
Total Direct Title Premiums Written	4,440,486	4,820,189	5,653,331	4,305,289	3,644,611
Premiums Earned	4,290,300	4,711,058	5,622,753	4,245,951	3,570,502
Escrow and Settlement Service Changes	1,705,013	1,948,780	2,226,904	1,824,369	1,555,550
Title Examinations	435,724	342,568	1,790,309	1,021,847	1,319,578
Searched and Abstracts	9,086,073	9,052,427	9,463,324	7,195,754	6,429,181
Surveys	0	0	0	0	0
Aggregate Write-ins for Service Changes	0	(76,975)	(224,878)	(233,149)	(244,517)
Aggregate Write-ins for Other Operating Income	1,602,049	1,318,613	1,437,143	1,198,059	734,956
Total Operating Income	17,119,159	17,296,471	20,315,555	15,252,831	13,365,250
Net Operating Gain or (Loss)	3,315,514	3,699,180	5,768,930	3,890,542	3,673,807
Net Investment Gain or (Loss)	175,042	80,006	111,722	594,719	923,370
Total Other Income	50,767	110,809	45,959	43,831	786,578
Federal Income Taxes Incurred	1,314,386	1,306,044	2,257,956	1,338,392	1,881,660
Net Income	2,226,937	2,583,951	3,668,655	3,190,700	3,502,095
Prior Year's Policyholders' Surplus	7,070,694	5,427,987	6,864,360	7,141,425	7,107,693
Current Year's Policyholders' Surplus	9,794,427	7,070,697	5,427,986	6,864,357	7,141,426
2-year Average Policyholders' Surplus	8,432,561	6,249,342	6,146,173	7,002,891	7,124,560
ROE	26.41%	41.35%	59.69%	45.56%	49.16%

Note: This report is based on 2005 Title insurance Annual Statement Five-Year History Data.

2005 COUNTRYWIDE TITLE INSURANCE

NAIC CODE: 50041
Company Name: United Capital Title Ins Co

GROUP CODE:
California License: Yes

Five Year's Profitability	2005	2004	2003	2002	2001
Direct Operations	7,326,039	1,849,540	1,058,130	0	0
Non-affiliated Agency Operations	0	168,683	640,398	850,445	436,130
Affiliated Agency Operations	154,423,271	126,513,698	126,419,383	54,886,575	40,911,812
Total Direct Title Premiums Written	161,749,310	128,531,921	128,117,911	55,737,020	41,347,942
Premiums Earned	156,300,175	123,793,537	122,891,431	53,674,723	39,779,987
Escrow and Settlement Service Changes	1,148,011	173,378	58,710	0	0
Title Examinations	53,797	0	0	0	0
Searched and Abstracts	0	0	0	0	0
Surveys	0	0	0	0	0
Aggregate Write-ins for Service Changes	0	0	0	0	0
Aggregate Write-ins for Other Operating Income	0	0	996	0	0
Total Operating Income	157,501,983	123,966,915	122,951,137	53,674,723	39,779,987
Net Operating Gain or (Loss)	5,261,328	4,679,927	6,211,189	2,070,597	994,041
Net Investment Gain or (Loss)	1,460,434	1,061,963	969,212	687,405	574,821
Total Other Income	0	0	0	0	0
Federal Income Taxes Incurred	2,260,588	2,350,149	2,774,886	1,059,967	641,508
Net Income	4,461,174	3,391,741	4,405,515	1,698,035	927,354
Prior Year's Policyholders' Surplus	16,753,113	13,433,150	8,464,509	7,031,220	6,264,844
Current Year's Policyholders' Surplus	21,439,006	16,753,113	13,433,150	8,464,509	7,031,220
2-year Average Policyholders' Surplus	19,096,060	15,093,132	10,948,830	7,747,865	6,648,032
ROE	23.36%	22.47%	40.24%	21.92%	13.95%

Note: This report is based on 2005 Title insurance Annual Statement Five-Year History Data.

2005 COUNTRYWIDE TITLE INSURANCE

NAIC CODE: 50043
Company Name: First American Title Co Of KS Inc

GROUP CODE: 70
California License: No

Five Year's Profitability	2005	2004	2003	2002	2001
Direct Operations	1,032,498	654,668	1,158,997	884,863	815,148
Non-affiliated Agency Operations	5,223,669	5,367,969	5,718,630	4,171,719	3,462,454
Affiliated Agency Operations	8,720,400	6,878,138	8,317,228	7,389,418	7,064,297
Total Direct Title Premiums Written	14,976,567	12,900,775	15,194,855	12,446,000	11,341,899
Premiums Earned	14,005,531	11,805,619	14,291,457	11,683,165	10,759,124
Escrow and Settlement Service Changes	162,256	174,042	390,781	305,474	300,783
Title Examinations	272,628	261,643	123,031	99,598	83,711
Searched and Abstracts	77,230	42,433	85,104	57,452	42,572
Surveys	0	0	0	0	0
Aggregate Write-ins for Service Changes	125	63,716	375	15,063	(1,907)
Aggregate Write-ins for Other Operating Income	0	0	0	0	0
Total Operating Income	14,517,770	12,347,453	14,890,748	12,160,752	11,184,283
Net Operating Gain or (Loss)	214,884	1,288,846	1,197,462	872,680	567,145
Net Investment Gain or (Loss)	208,060	80,077	29,467	44,762	131,920
Total Other Income	0	0	0	0	0
Federal Income Taxes Incurred	34,560	774,670	499,749	337,457	384,122
Net Income	388,384	594,253	727,180	579,985	314,943
Prior Year's Policyholders' Surplus	4,009,118	3,928,348	2,924,270	2,284,236	2,225,321
Current Year's Policyholders' Surplus	4,395,656	4,009,118	3,928,348	2,924,270	2,284,236
2-year Average Policyholders' Surplus	4,202,387	3,968,733	3,426,309	2,604,253	2,254,779
ROE	9.24%	14.97%	21.22%	22.27%	13.97%

Note: This report is based on 2005 Title insurance Annual Statement Five-Year History Data.

2005 COUNTRYWIDE TITLE INSURANCE

NAIC CODE: 50050
Company Name: Westcor Land Title Ins Co

GROUP CODE:
California License: Yes

Five Year's Profitability	2005	2004	2003	2002	2001
Direct Operations	680,466	6,833	0	0	0
Non-affiliated Agency Operations	6,712,686	253,219	166,581	173,287	140,878
Affiliated Agency Operations	50,081,061	50,880,365	50,077,795	50,732,693	36,517,271
Total Direct Title Premiums Written	57,474,213	51,140,417	50,244,376	50,905,980	36,658,149
Premiums Earned	55,105,504	48,947,383	48,128,787	48,535,438	34,702,397
Escrow and Settlement Service Changes	79,720	725	0	0	0
Title Examinations	14,825	1,175	0	0	0
Searched and Abstracts	909,558	4,692	0	0	0
Surveys	0	0	0	0	0
Aggregate Write-ins for Service Changes	25,161	0	0	0	0
Aggregate Write-ins for Other Operating Income	0	135	0	0	0
Total Operating Income	56,134,768	48,954,110	48,128,787	48,535,438	34,702,397
Net Operating Gain or (Loss)	(438,946)	667,051	949,841	730,224	296,312
Net Investment Gain or (Loss)	935,593	813,054	235,984	378,034	281,282
Total Other Income	0	0	0	0	(529,431)
Federal Income Taxes Incurred	148,461	697,481	589,456	556,977	156,464
Net Income	348,186	782,624	596,369	551,281	(108,301)
Prior Year's Policyholders' Surplus	7,909,362	7,142,861	6,171,143	5,316,774	5,261,082
Current Year's Policyholders' Surplus	11,749,334	7,909,361	7,142,861	6,171,144	5,316,774
2-year Average Policyholders' Surplus	9,829,348	7,526,111	6,657,002	5,743,959	5,288,928
ROE	3.54%	10.40%	8.96%	9.60%	(2.05%)

Note: This report is based on 2005 Title insurance Annual Statement Five-Year History Data.

2005 COUNTRYWIDE TITLE INSURANCE

NAIC CODE: 50067
Company Name: Ticor Title Ins Co

GROUP CODE: 670
California License: Yes

Five Year's Profitability	2005	2004	2003	2002	2001
Direct Operations	42,019,337	35,971,894	49,089,775	44,015,161	31,613,845
Non-affiliated Agency Operations	164,655,102	256,272,513	252,398,550	208,888,759	151,954,819
Affiliated Agency Operations	93,116,008	75,343,387	55,960,837	30,788,739	25,703,461
Total Direct Title Premiums Written	299,790,447	367,587,794	357,449,162	283,692,659	209,272,125
Premiums Earned	298,623,788	361,652,526	348,864,418	278,182,965	207,359,434
Escrow and Settlement Service Changes	29,636,025	25,290,954	27,947,846	21,817,494	15,585,710
Title Examinations	8,548,159	9,120,813	13,908,659	9,996,420	7,318,271
Searched and Abstracts	10,076,087	9,875,277	10,688,984	8,738,732	8,198,893
Surveys	28,400	10,530	21,867	21,275	25,771
Aggregate Write-ins for Service Changes	3,359,427	2,638,499	2,241,035	1,933,515	1,149,732
Aggregate Write-ins for Other Operating Income	0	0	0	0	0
Total Operating Income	350,271,886	408,588,599	403,672,809	320,690,401	239,637,811
Net Operating Gain or (Loss)	16,097,643	14,123,155	25,440,872	14,731,648	17,046,538
Net Investment Gain or (Loss)	22,044,090	13,855,427	25,283,426	5,494,400	9,566,573
Total Other Income	0	0	0	0	0
Federal Income Taxes Incurred	8,413,370	7,899,948	16,945,090	6,432,067	9,453,575
Net Income	29,728,363	20,078,634	33,779,208	13,793,981	17,159,536
Prior Year's Policyholders' Surplus	66,081,191	81,962,680	72,211,684	78,690,210	82,724,764
Current Year's Policyholders' Surplus	74,944,826	66,081,191	81,962,678	72,211,683	78,690,210
2-year Average Policyholders' Surplus	70,513,009	74,021,936	77,087,181	75,450,947	80,707,487
ROE	42.16%	27.13%	43.82%	18.28%	21.26%

Note: This report is based on 2005 Title insurance Annual Statement Five-Year History Data.

2005 COUNTRYWIDE TITLE INSURANCE

NAIC CODE: 50083
Company Name: Commonwealth Land Title Ins Co

GROUP CODE: 99
California License: Yes

Five Year's Profitability	2005	2004	2003	2002	2001
Direct Operations	208,305,155	175,036,304	185,288,842	151,516,951	140,940,810
Non-affiliated Agency Operations	897,921,968	829,379,276	829,098,988	624,961,768	493,150,224
Affiliated Agency Operations	189,660,450	184,412,330	187,284,566	140,020,466	100,862,189
Total Direct Title Premiums Written	1,295,887,573	1,188,827,910	1,201,672,396	916,499,185	734,953,223
Premiums Earned	1,259,520,831	1,154,089,063	1,165,879,340	890,435,715	713,728,485
Escrow and Settlement Service Changes	17,936,431	17,305,157	22,888,099	17,116,026	16,246,776
Title Examinations	29,148,407	28,362,942	22,280,474	21,391,567	22,058,752
Searched and Abstracts	268,512	228,376	366,032	541,460	707,951
Surveys	6,185	978,749	461,052	953,467	1,075,913
Aggregate Write-ins for Service Changes	15,392,263	12,492,948	11,526,143	8,041,912	11,466,569
Aggregate Write-ins for Other Operating Income	0	0	0	0	0
Total Operating Income	1,322,272,629	1,213,457,235	1,223,401,140	938,480,147	765,284,446
Net Operating Gain or (Loss)	65,866,231	53,588,932	76,065,211	52,844,234	12,318,611
Net Investment Gain or (Loss)	37,183,253	25,456,906	31,902,286	26,937,517	26,222,239
Total Other Income	0	0	0	0	0
Federal Income Taxes Incurred	32,529,144	26,867,176	37,327,562	22,793,066	9,495,240
Net Income	70,520,340	52,178,662	70,639,935	56,988,685	29,045,610
Prior Year's Policyholders' Surplus	164,229,277	162,876,196	171,511,542	136,753,475	95,162,952
Current Year's Policyholders' Surplus	198,389,869	164,229,277	162,876,196	171,511,542	136,753,475
2-year Average Policyholders' Surplus	181,309,573	163,552,737	167,193,869	154,132,509	115,958,214
ROE	38.89%	31.90%	42.25%	36.97%	25.05%

Note: This report is based on 2005 Title insurance Annual Statement Five-Year History Data.

2005 COUNTRYWIDE TITLE INSURANCE

NAIC CODE: 50121
Company Name: Stewart Title Guaranty Co

GROUP CODE: 340
California License: Yes

Five Year's Profitability	2005	2004	2003	2002	2001
Direct Operations	89,581,115	77,205,861	58,070,755	46,028,515	33,401,261
Non-affiliated Agency Operations	1,018,464,890	941,485,194	1,004,236,466	798,323,959	518,278,006
Affiliated Agency Operations	638,295,266	556,301,445	559,625,579	441,752,255	341,427,447
Total Direct Title Premiums Written	1,746,341,271	1,574,992,500	1,621,932,800	1,286,104,729	893,106,714
Premiums Earned	1,736,430,929	1,528,777,954	1,556,552,723	1,234,158,893	865,280,811
Escrow and Settlement Service Changes	1,950,976	1,727,575	1,552,973	952,700	1,182,111
Title Examinations	31,627,702	39,671,549	30,521,487	29,345,856	14,432,621
Searched and Abstracts	4,726,607	3,915,723	3,648,946	3,300,044	3,219,657
Surveys	0	0	0	0	0
Aggregate Write-ins for Service Changes	8,830,004	7,013,479	4,718,680	4,835,216	4,630,595
Aggregate Write-ins for Other Operating Income	2,259,735	2,022,529	1,761,807	1,488,909	1,951,948
Total Operating Income	1,785,825,953	1,583,128,809	1,598,756,616	1,274,081,618	890,697,743
Net Operating Gain or (Loss)	58,400,273	20,868,285	34,449,642	13,940,569	1,927,514
Net Investment Gain or (Loss)	20,966,209	21,651,757	20,899,747	20,510,935	15,338,165
Total Other Income	2,635,350	2,414,309	2,529,490	2,472,242	1,487,335
Federal Income Taxes Incurred	25,553,332	18,325,580	22,234,125	15,108,163	8,310,214
Net Income	56,448,500	26,608,771	35,644,754	21,815,583	10,442,800
Prior Year's Policyholders' Surplus	417,905,733	374,795,833	309,342,083	243,079,490	196,072,839
Current Year's Policyholders' Surplus	488,193,002	417,905,733	374,795,833	309,342,083	243,287,612
2-year Average Policyholders' Surplus	453,049,368	396,350,783	342,068,958	276,210,787	219,680,226
ROE	12.46%	6.71%	10.42%	7.90%	4.75%

Note: This report is based on 2005 Title insurance Annual Statement Five-Year History Data.

2005 COUNTRYWIDE TITLE INSURANCE

NAIC CODE: 50130
Company Name: North American Title Ins Co

GROUP CODE:
California License: Yes

Five Year's Profitability	2005	2004	2003	2002	2001
Direct Operations	0	0	0	0	18,598
Non-affiliated Agency Operations	79,410	95,125	191,470	454,512	861,608
Affiliated Agency Operations	104,052,812	93,949,515	85,285,337	77,433,462	62,680,362
Total Direct Title Premiums Written	104,132,222	94,044,640	85,476,807	77,887,974	63,560,568
Premiums Earned	102,126,986	92,044,951	84,383,175	76,408,477	62,401,476
Escrow and Settlement Service Changes	0	0	0	0	0
Title Examinations	0	0	0	0	0
Searched and Abstracts	0	0	0	0	0
Surveys	0	0	0	0	0
Aggregate Write-ins for Service Changes	79,074	104,554	30,549	63,306	64,620
Aggregate Write-ins for Other Operating Income	0	0	0	0	0
Total Operating Income	102,206,060	92,149,505	84,413,724	76,471,783	62,466,096
Net Operating Gain or (Loss)	4,380,094	3,887,523	3,037,273	2,394,620	2,244,434
Net Investment Gain or (Loss)	725,219	414,711	452,563	509,422	884,472
Total Other Income	223,638	0	0	0	0
Federal Income Taxes Incurred	2,241,545	1,646,618	938,976	1,001,614	1,363,213
Net Income	3,087,406	2,655,616	2,550,860	1,902,428	1,765,693
Prior Year's Policyholders' Surplus	15,925,842	13,240,915	10,794,263	8,886,790	6,894,951
Current Year's Policyholders' Surplus	18,433,712	15,925,842	13,240,915	10,794,277	8,886,776
2-year Average Policyholders' Surplus	17,179,777	14,583,379	12,017,589	9,840,534	7,890,864
ROE	17.97%	18.21%	21.23%	19.33%	22.38%

Note: This report is based on 2005 Title insurance Annual Statement Five-Year History Data.

2005 COUNTRYWIDE TITLE INSURANCE

NAIC CODE: 50156
Company Name: National Land Title Ins

GROUP CODE: 340
California License: No

Five Year's Profitability	2005	2004	2003	2002	2001
Direct Operations	0	0	0	0	0
Non-affiliated Agency Operations	490,646	557,457	595,848	701,160	474,988
Affiliated Agency Operations	0	0	0	0	0
Total Direct Title Premiums Written	490,646	557,457	595,848	701,160	474,988
Premiums Earned	588,977	650,776	696,878	778,921	576,703
Escrow and Settlement Service Changes	0	0	0	0	0
Title Examinations	0	0	0	0	0
Searched and Abstracts	0	0	0	0	0
Surveys	0	0	0	0	0
Aggregate Write-ins for Service Changes	0	0	0	0	0
Aggregate Write-ins for Other Operating Income	33,499	0	0	0	0
Total Operating Income	622,476	650,776	696,878	778,921	576,703
Net Operating Gain or (Loss)	(92,329)	(95,876)	(59,332)	66,636	(206,162)
Net Investment Gain or (Loss)	150,977	145,117	119,792	100,201	124,112
Total Other Income	0	0	0	0	0
Federal Income Taxes Incurred	0	(9,244)	0	11,917	10,910
Net Income	58,648	58,485	60,460	154,920	(92,960)
Prior Year's Policyholders' Surplus	2,871,776	2,786,171	2,722,292	2,080,580	1,191,940
Current Year's Policyholders' Surplus	2,946,228	2,871,776	2,786,170	2,722,293	2,080,582
2-year Average Policyholders' Surplus	2,909,002	2,828,974	2,754,231	2,401,437	1,636,261
ROE	2.02%	2.07%	2.20%	6.45%	(5.68%)

Note: This report is based on 2005 Title insurance Annual Statement Five-Year History Data.

2005 COUNTRYWIDE TITLE INSURANCE

NAIC CODE: 50172
Company Name: General Title & Trust Co

GROUP CODE:
California License: No

Five Year's Profitability	2005	2004	2003	2002	2001
Direct Operations	0	0	0	0	0
Non-affiliated Agency Operations	6,702,572	7,279,391	8,600,192	5,119,858	4,567,957
Affiliated Agency Operations	2,778,852	2,965,083	4,764,070	4,264,049	3,586,949
Total Direct Title Premiums Written	9,481,424	10,244,474	13,364,262	9,383,907	8,154,906
Premiums Earned	8,526,197	8,901,666	11,651,061	8,244,685	7,042,925
Escrow and Settlement Service Changes	0	0	0	0	0
Title Examinations	0	0	0	0	0
Searched and Abstracts	0	0	0	0	0
Surveys	0	0	0	0	0
Aggregate Write-ins for Service Changes	28,225	17,575	20,400	16,250	4,800
Aggregate Write-ins for Other Operating Income	206,584	476,228	461,030	248,320	1,790,922
Total Operating Income	8,761,006	9,395,469	12,132,491	8,509,255	8,838,647
Net Operating Gain or (Loss)	267,150	255,018	394,212	225,029	1,278,711
Net Investment Gain or (Loss)	249,073	181,388	153,191	(695,774)	104,172
Total Other Income	0	0	0	0	8,832
Federal Income Taxes Incurred	122,271	315,121	389,868	592,513	0
Net Income	393,952	121,285	157,535	(1,063,258)	1,391,715
Prior Year's Policyholders' Surplus	1,521,524	1,232,839	1,056,162	1,307,984	(507,570)
Current Year's Policyholders' Surplus	1,857,179	1,521,525	1,232,839	1,056,161	1,307,985
2-year Average Policyholders' Surplus	1,689,352	1,377,182	1,144,501	1,182,073	400,208
ROE	23.32%	8.81%	13.76%	(89.95%)	347.75%

Note: This report is based on 2005 Title insurance Annual Statement Five-Year History Data.

2005 COUNTRYWIDE TITLE INSURANCE

NAIC CODE: 50180
Company Name: Guarantee Title & Trust Co

GROUP CODE: 3590
California License: No

Five Year's Profitability	2005	2004	2003	2002	2001
Direct Operations	573,977	747,812	1,399,721	1,399,503	2,054,625
Non-affiliated Agency Operations	5,717,169	10,096,869	15,157,525	6,558,468	5,073,580
Affiliated Agency Operations	6,545,913	8,745,382	933,905	916,715	1,298,021
Total Direct Title Premiums Written	12,837,059	19,590,063	17,491,151	8,874,686	8,426,226
Premiums Earned	12,386,504	18,833,971	16,506,949	8,542,533	8,175,905
Escrow and Settlement Service Changes	1,145,997	1,136,134	1,494,690	1,375,989	1,588,341
Title Examinations	0	0	0	0	0
Searched and Abstracts	393,261	832,621	1,827,592	1,781,219	2,238,711
Surveys	0	0	0	0	0
Aggregate Write-ins for Service Changes	0	0	0	0	0
Aggregate Write-ins for Other Operating Income	0	0	0	0	0
Total Operating Income	13,925,762	20,802,726	19,829,231	11,699,741	12,002,957
Net Operating Gain or (Loss)	(1,118,295)	(591,356)	(11,674)	(194,277)	(928,219)
Net Investment Gain or (Loss)	1,130,412	601,364	663,029	412,546	492,122
Total Other Income	76,685	56,902	1,058	2,537	8,038
Federal Income Taxes Incurred	0	52,000	373,000	100,000	(62,000)
Net Income	88,802	14,910	279,413	120,806	(366,059)
Prior Year's Policyholders' Surplus	2,503,935	2,864,606	1,784,313	1,302,989	2,062,654
Current Year's Policyholders' Surplus	2,603,115	2,503,935	2,864,606	1,784,313	1,302,989
2-year Average Policyholders' Surplus	2,553,525	2,684,271	2,324,460	1,543,651	1,682,822
ROE	3.48%	0.56%	12.02%	7.83%	(21.75%)

Note: This report is based on 2005 Title insurance Annual Statement Five-Year History Data.

2005 COUNTRYWIDE TITLE INSURANCE

NAIC CODE: 50199
Company Name: First American Title Ins Co of LA

GROUP CODE: 70
California License: No

Five Year's Profitability	2005	2004	2003	2002	2001
Direct Operations	0	0	0	0	0
Non-affiliated Agency Operations	0	0	0	0	0
Affiliated Agency Operations	0	0	0	0	0
Total Direct Title Premiums Written	0	0	0	0	0
Premiums Earned	0	0	0	0	0
Escrow and Settlement Service Changes	0	0	0	0	0
Title Examinations	0	0	0	0	0
Searched and Abstracts	0	0	0	0	0
Surveys	0	0	0	0	0
Aggregate Write-ins for Service Changes	0	0	0	0	0
Aggregate Write-ins for Other Operating Income	0	0	0	0	0
Total Operating Income	0	0	0	0	0
Net Operating Gain or (Loss)	(6,175)	(5,111)	(14,831)	(12,684)	(11,201)
Net Investment Gain or (Loss)	1,631	740	786	100	2,369
Total Other Income	0	0	0	0	0
Federal Income Taxes Incurred	0	(3,166)	(4,363)	(3,082)	(5,842)
Net Income	(4,544)	(1,205)	(9,682)	(9,502)	(2,990)
Prior Year's Policyholders' Surplus	121,179	122,385	127,823	128,840	123,345
Current Year's Policyholders' Surplus	116,635	121,180	122,384	127,823	128,840
2-year Average Policyholders' Surplus	118,907	121,783	125,104	128,332	126,093
ROE	(3.82%)	(0.99%)	(7.74%)	(7.40%)	(2.37%)

Note: This report is based on 2005 Title insurance Annual Statement Five-Year History Data.

2005 COUNTRYWIDE TITLE INSURANCE

NAIC CODE: 50202
Company Name: Port Lawrence Title & Trust Co

GROUP CODE: 70
California License: No

Five Year's Profitability	2005	2004	2003	2002	2001
Direct Operations	4,463,990	4,216,568	6,026,000	5,091,365	4,028,215
Non-affiliated Agency Operations	1,906,724	2,765,638	2,517,745	1,538,128	2,025,162
Affiliated Agency Operations	0	1,894	0	0	0
Total Direct Title Premiums Written	6,370,714	6,984,100	8,543,745	6,629,493	6,053,377
Premiums Earned	6,082,981	6,603,399	7,967,731	6,213,447	5,666,623
Escrow and Settlement Service Changes	1,284,546	1,319,217	1,995,236	2,042,813	1,966,335
Title Examinations	0	0	0	0	682,708
Searched and Abstracts	1,107,809	1,207,222	1,825,621	1,984,110	0
Surveys	0	0	0	0	0
Aggregate Write-ins for Service Changes	129,367	311,929	388,932	271,379	1,728,192
Aggregate Write-ins for Other Operating Income	0	0	0	0	0
Total Operating Income	8,604,703	9,441,767	12,177,520	10,511,749	10,043,858
Net Operating Gain or (Loss)	679,983	1,315,380	2,787,816	2,357,885	2,145,807
Net Investment Gain or (Loss)	1,188,530	293,001	133,205	142,723	275,008
Total Other Income	0	0	0	0	0
Federal Income Taxes Incurred	591,300	489,942	993,482	803,536	775,000
Net Income	1,277,213	1,118,439	1,927,539	1,697,072	1,645,815
Prior Year's Policyholders' Surplus	12,686,659	11,354,805	9,373,434	6,843,792	4,674,528
Current Year's Policyholders' Surplus	14,051,729	12,686,659	11,354,805	9,373,434	6,843,792
2-year Average Policyholders' Surplus	13,369,194	12,020,732	10,364,120	8,108,613	5,759,160
ROE	9.55%	9.30%	18.60%	20.93%	28.58%

Note: This report is based on 2005 Title insurance Annual Statement Five-Year History Data.

2005 COUNTRYWIDE TITLE INSURANCE

NAIC CODE: 50229
Company Name: Chicago Title Ins Co

GROUP CODE: 670
California License: Yes

Five Year's Profitability	2005	2004	2003	2002	2001
Direct Operations	392,634,345	411,400,304	555,288,091	290,983,008	246,681,570
Non-affiliated Agency Operations	1,196,407,981	1,200,925,725	1,074,665,489	873,421,125	642,877,969
Affiliated Agency Operations	690,092,532	640,122,744	693,379,560	533,968,779	413,019,457
Total Direct Title Premiums Written	2,279,134,858	2,252,448,773	2,323,333,140	1,698,372,912	1,302,578,996
Premiums Earned	2,210,574,885	2,184,215,898	2,233,828,719	1,635,744,866	1,262,586,848
Escrow and Settlement Service Changes	96,812,180	95,926,513	105,765,954	63,649,998	47,288,413
Title Examinations	48,371,201	48,882,197	55,738,603	47,065,980	44,092,566
Searched and Abstracts	49,784,908	71,451,983	80,960,536	61,522,901	41,390,508
Surveys	616,833	651,188	718,887	722,972	569,072
Aggregate Write-ins for Service Changes	31,045,736	30,794,448	37,313,269	18,444,703	7,703,011
Aggregate Write-ins for Other Operating Income	0	0	0	0	0
Total Operating Income	2,437,205,743	2,431,922,227	2,514,325,968	1,827,151,420	1,403,630,418
Net Operating Gain or (Loss)	134,204,153	220,084,661	318,257,573	129,787,842	86,063,469
Net Investment Gain or (Loss)	132,311,787	135,123,601	166,309,593	57,887,782	69,012,052
Total Other Income	0	0	0	0	0
Federal Income Taxes Incurred	72,632,135	103,716,387	145,200,066	60,541,794	40,490,110
Net Income	193,883,805	251,491,875	339,367,100	127,133,830	114,585,411
Prior Year's Policyholders' Surplus	492,205,283	449,700,639	294,199,442	226,875,599	165,306,089
Current Year's Policyholders' Surplus	385,826,750	492,205,285	449,700,640	294,199,441	226,875,607
2-year Average Policyholders' Surplus	439,016,017	470,952,962	371,950,041	260,537,520	196,090,848
ROE	44.16%	53.40%	91.24%	48.80%	58.43%

Note: This report is based on 2005 Title insurance Annual Statement Five-Year History Data.

2005 COUNTRYWIDE TITLE INSURANCE

NAIC CODE: 50237
Company Name: Land Title Ins Co

GROUP CODE: 70
California License: No

Five Year's Profitability	2005	2004	2003	2002	2001
Direct Operations	0	0	0	0	0
Non-affiliated Agency Operations	4,118,394	1,104,817	1,031,714	934,285	682,103
Affiliated Agency Operations	32,027	68,991	196,800	179,681	159,085
Total Direct Title Premiums Written	4,150,421	1,173,808	1,228,514	1,113,966	841,188
Premiums Earned	4,171,011	1,194,397	1,275,480	1,144,581	871,804
Escrow and Settlement Service Changes	0	0	0	0	0
Title Examinations	0	0	0	0	0
Searched and Abstracts	0	0	0	0	0
Surveys	0	0	0	0	0
Aggregate Write-ins for Service Changes	0	0	0	0	0
Aggregate Write-ins for Other Operating Income	0	0	0	0	0
Total Operating Income	4,171,011	1,194,397	1,275,480	1,144,581	871,804
Net Operating Gain or (Loss)	169,869	440,411	306,790	344,165	243,374
Net Investment Gain or (Loss)	217,634	136,734	131,930	161,303	250,827
Total Other Income	0	0	0	0	0
Federal Income Taxes Incurred	126,049	234,905	148,888	177,069	176,674
Net Income	261,454	342,240	289,832	328,399	317,527
Prior Year's Policyholders' Surplus	5,107,282	4,844,228	3,755,570	3,476,474	3,204,664
Current Year's Policyholders' Surplus	5,026,652	5,107,282	4,844,228	3,755,567	3,469,304
2-year Average Policyholders' Surplus	5,066,967	4,975,755	4,299,899	3,616,021	3,336,984
ROE	5.16%	6.88%	6.74%	9.08%	9.52%

Note: This report is based on 2005 Title insurance Annual Statement Five-Year History Data.

2005 COUNTRYWIDE TITLE INSURANCE

NAIC CODE: 50245
Company Name: Title Ins Co Of Amer

GROUP CODE: 99
California License: No

Five Year's Profitability	2005	2004	2003	2002	2001
Direct Operations	0	0	0	0	0
Non-affiliated Agency Operations	18,762,274	21,097,685	20,229,844	14,916,333	12,515,021
Affiliated Agency Operations	0	0	0	0	0
Total Direct Title Premiums Written	18,762,274	21,097,685	20,229,844	14,916,333	12,515,021
Premiums Earned	18,788,617	20,983,119	20,188,253	15,241,384	12,774,342
Escrow and Settlement Service Changes	0	0	0	0	0
Title Examinations	0	0	0	0	0
Searched and Abstracts	0	0	0	0	0
Surveys	0	0	0	0	0
Aggregate Write-ins for Service Changes	7,262	29,245	12,107	12,016	1,032
Aggregate Write-ins for Other Operating Income	0	0	0	0	0
Total Operating Income	18,795,879	21,012,364	20,200,360	15,253,400	12,775,374
Net Operating Gain or (Loss)	672,239	(345,922)	939,277	73,245	(236,069)
Net Investment Gain or (Loss)	588,350	579,572	602,988	608,649	676,601
Total Other Income	0	0	0	0	0
Federal Income Taxes Incurred	401,584	8,327	502,181	53,113	99,973
Net Income	859,005	225,323	1,040,084	628,781	340,559
Prior Year's Policyholders' Surplus	8,866,626	9,162,818	7,529,072	7,059,058	7,506,523
Current Year's Policyholders' Surplus	9,956,366	8,866,626	9,162,818	7,529,072	7,059,058
2-year Average Policyholders' Surplus	9,411,496	9,014,722	8,345,945	7,294,065	7,282,791
ROE	9.13%	2.50%	12.46%	8.62%	4.68%

Note: This report is based on 2005 Title insurance Annual Statement Five-Year History Data.

2005 COUNTRYWIDE TITLE INSURANCE

NAIC CODE: 50270
Company Name: Seagate Title & Abstract Co

GROUP CODE:
California License: No

Five Year's Profitability	2005	2004	2003	2002	2001
Direct Operations	195,161	237,561	309,324	294,112	218,929
Non-affiliated Agency Operations	0	0	0	0	0
Affiliated Agency Operations	0	0	0	0	0
Total Direct Title Premiums Written	195,161	237,561	309,324	294,112	218,929
Premiums Earned	175,645	213,805	278,392	264,700	197,036
Escrow and Settlement Service Changes	0	0	0	0	0
Title Examinations	0	0	0	0	0
Searched and Abstracts	0	0	0	0	0
Surveys	0	0	0	0	0
Aggregate Write-ins for Service Changes	0	0	0	0	0
Aggregate Write-ins for Other Operating Income	0	0	0	0	0
Total Operating Income	175,645	213,805	278,392	264,700	197,036
Net Operating Gain or (Loss)	(9,888)	5,055	26,523	23,744	(48,129)
Net Investment Gain or (Loss)	7,545	5,499	6,824	9,721	21,498
Total Other Income	0	0	0	0	0
Federal Income Taxes Incurred	0	0	0	0	0
Net Income	(2,343)	10,554	33,347	33,465	(26,631)
Prior Year's Policyholders' Surplus	398,146	387,592	354,245	320,780	358,186
Current Year's Policyholders' Surplus	395,804	398,146	387,592	354,245	320,779
2-year Average Policyholders' Surplus	396,975	392,869	370,919	337,513	339,483
ROE	(0.59%)	2.69%	8.99%	9.92%	(7.84%)

Note: This report is based on 2005 Title insurance Annual Statement Five-Year History Data.

2005 COUNTRYWIDE TITLE INSURANCE

NAIC CODE: 50369
Company Name: Investors Title Ins Co

GROUP CODE: 627
California License: No

Five Year's Profitability	2005	2004	2003	2002	2001
Direct Operations	34,349,940	31,415,296	32,126,723	24,626,811	22,006,748
Non-affiliated Agency Operations	35,859,439	35,246,965	45,903,750	39,038,735	34,211,251
Affiliated Agency Operations	3,400,417	1,604,032	1,363,692	343,390	193,293
Total Direct Title Premiums Written	73,609,796	68,266,293	79,394,165	64,008,936	56,411,292
Premiums Earned	70,278,808	65,181,447	74,312,001	60,066,953	53,300,835
Escrow and Settlement Service Changes	599,976	423,133	818,693	385,000	16,714
Title Examinations	0	0	0	0	0
Searched and Abstracts	396,179	174,058	134,608	125,809	0
Surveys	0	0	0	0	0
Aggregate Write-ins for Service Changes	62,469	82,552	195,690	107,268	0
Aggregate Write-ins for Other Operating Income	46,068	118,306	65,597	199,148	321,419
Total Operating Income	71,383,500	65,979,496	75,526,589	60,884,178	53,638,968
Net Operating Gain or (Loss)	11,043,162	8,958,666	11,739,928	8,998,960	5,009,410
Net Investment Gain or (Loss)	3,259,262	2,690,191	2,926,060	2,774,588	2,382,859
Total Other Income	0	0	0	0	0
Federal Income Taxes Incurred	5,063,411	3,884,000	5,321,000	4,077,000	2,790,522
Net Income	9,239,013	7,764,857	9,344,988	7,696,548	4,601,747
Prior Year's Policyholders' Surplus	45,928,373	40,047,557	33,496,787	28,999,052	25,478,730
Current Year's Policyholders' Surplus	50,473,518	45,928,373	40,047,557	33,496,787	28,999,052
2-year Average Policyholders' Surplus	48,200,946	42,987,965	36,772,172	31,247,920	27,238,891
ROE	19.17%	18.06%	25.41%	24.63%	16.89%

Note: This report is based on 2005 Title insurance Annual Statement Five-Year History Data.

2005 COUNTRYWIDE TITLE INSURANCE

NAIC CODE: 50377
Company Name: Northeast Investors Title Ins Co

GROUP CODE: 627
California License: No

Five Year's Profitability	2005	2004	2003	2002	2001
Direct Operations	0	0	0	0	0
Non-affiliated Agency Operations	3,251,115	3,492,083	5,077,702	3,329,049	2,851,199
Affiliated Agency Operations	0	0	534,684	565,708	533,252
Total Direct Title Premiums Written	3,251,115	3,492,083	5,612,386	3,894,757	3,384,451
Premiums Earned	3,212,860	3,445,451	5,506,742	3,990,074	3,170,065
Escrow and Settlement Service Changes	345	0	3,947	0	0
Title Examinations	0	0	0	0	0
Searched and Abstracts	0	0	0	0	0
Surveys	0	0	0	0	0
Aggregate Write-ins for Service Changes	0	0	0	0	0
Aggregate Write-ins for Other Operating Income	6,795	0	25	0	0
Total Operating Income	3,220,000	3,445,451	5,510,714	3,990,074	3,170,065
Net Operating Gain or (Loss)	60,210	252,634	370,241	332,333	38,161
Net Investment Gain or (Loss)	166,360	126,670	149,362	161,090	160,659
Total Other Income	0	0	0	0	0
Federal Income Taxes Incurred	48,401	116,000	173,000	123,000	32,000
Net Income	178,169	263,304	346,603	370,423	166,820
Prior Year's Policyholders' Surplus	4,050,048	3,764,937	3,416,221	3,040,078	2,911,687
Current Year's Policyholders' Surplus	5,116,156	4,050,048	3,764,937	3,416,221	3,040,078
2-year Average Policyholders' Surplus	4,583,102	3,907,493	3,590,579	3,228,150	2,975,883
ROE	3.89%	6.74%	9.65%	11.47%	5.61%

Note: This report is based on 2005 Title insurance Annual Statement Five-Year History Data.

2005 COUNTRYWIDE TITLE INSURANCE

NAIC CODE: 50440
Company Name: Olympic Title Ins Co

GROUP CODE:
California License: No

Five Year's Profitability	2005	2004	2003	2002	2001
Direct Operations	0	0	0	1,449,874	2,041,658
Non-affiliated Agency Operations	0	0	0	0	0
Affiliated Agency Operations	0	0	0	0	0
Total Direct Title Premiums Written	0	0	0	1,449,874	2,041,658
Premiums Earned	0	0	0	2,381,895	1,890,975
Escrow and Settlement Service Changes	0	0	0	0	0
Title Examinations	0	0	0	0	0
Searched and Abstracts	0	0	0	0	0
Surveys	0	0	0	0	0
Aggregate Write-ins for Service Changes	0	0	0	0	0
Aggregate Write-ins for Other Operating Income	0	0	0	0	0
Total Operating Income	0	0	0	2,381,895	1,890,975
Net Operating Gain or (Loss)	(109,067)	(132,945)	(252,262)	558,201	(84,068)
Net Investment Gain or (Loss)	3,732	0	(284,851)	37,302	85,301
Total Other Income	0	600	13,429	12,545	20,486
Federal Income Taxes Incurred	0	0	(12,678)	(98,912)	10,273
Net Income	(105,335)	(132,345)	(511,006)	706,960	11,446
Prior Year's Policyholders' Surplus	346,650	428,996	945,792	217,048	142,680
Current Year's Policyholders' Surplus	324,316	346,651	428,996	945,792	217,048
2-year Average Policyholders' Surplus	335,483	387,824	687,394	581,420	179,864
ROE	(31.40%)	(34.13%)	(74.34%)	121.59%	6.36%

Note: This report is based on 2005 Title insurance Annual Statement Five-Year History Data.

2005 COUNTRYWIDE TITLE INSURANCE

NAIC CODE: 50458
Company Name: Transnation Title Ins Co of NY

GROUP CODE: 99
California License: No

Five Year's Profitability	2005	2004	2003	2002	2001
Direct Operations	0	0	772,866	1,242,212	595,521
Non-affiliated Agency Operations	3,652,815	3,651,118	2,251,340	723,222	223,385
Affiliated Agency Operations	0	448,333	237,914	0	0
Total Direct Title Premiums Written	3,652,815	4,099,451	3,262,120	1,965,434	818,906
Premiums Earned	3,606,434	4,037,331	3,177,347	1,887,001	824,664
Escrow and Settlement Service Changes	0	0	0	0	0
Title Examinations	250	0	0	0	0
Searched and Abstracts	0	0	294,218	552,418	472,852
Surveys	0	0	0	0	0
Aggregate Write-ins for Service Changes	17	400	532,661	521,459	212,135
Aggregate Write-ins for Other Operating Income	0	0	0	0	0
Total Operating Income	3,606,701	4,037,731	4,004,226	2,960,878	1,509,651
Net Operating Gain or (Loss)	177,725	(1,958)	(33,933)	562,589	198,515
Net Investment Gain or (Loss)	38,791	214,306	568,657	480,759	352,682
Total Other Income	0	0	0	0	0
Federal Income Taxes Incurred	134,740	126,350	184,672	364,065	176,671
Net Income	81,776	85,998	350,052	679,283	374,526
Prior Year's Policyholders' Surplus	6,596,212	6,415,118	6,297,748	5,739,177	5,312,594
Current Year's Policyholders' Surplus	7,050,313	6,596,212	6,415,118	6,297,748	5,739,177
2-year Average Policyholders' Surplus	6,823,263	6,505,665	6,356,433	6,018,463	5,525,886
ROE	1.20%	1.32%	5.51%	11.29%	6.78%

Note: This report is based on 2005 Title insurance Annual Statement Five-Year History Data.

2005 COUNTRYWIDE TITLE INSURANCE

NAIC CODE: 50490
Company Name: Chicago Title Ins Co Of OR

GROUP CODE: 670
California License: No

Five Year's Profitability	2005	2004	2003	2002	2001
Direct Operations	16,031,980	13,294,142	16,553,689	14,090,816	12,342,836
Non-affiliated Agency Operations	16,805,490	12,218,099	20,135,326	18,775,819	15,948,657
Affiliated Agency Operations	0	0	0	0	0
Total Direct Title Premiums Written	32,837,470	25,512,241	36,689,015	32,866,635	28,291,493
Premiums Earned	32,063,163	25,287,962	35,927,653	32,438,749	27,656,894
Escrow and Settlement Service Changes	6,736,951	5,619,351	6,351,676	5,597,030	4,982,734
Title Examinations	0	0	750	0	0
Searched and Abstracts	1,402,849	1,196,937	1,814,475	1,414,053	1,305,513
Surveys	562,889	573,597	848,102	580,678	375,317
Aggregate Write-ins for Service Changes	236,870	462,741	438,374	299,396	356,916
Aggregate Write-ins for Other Operating Income	0	0	0	0	0
Total Operating Income	41,002,722	33,140,588	45,381,030	40,329,906	34,677,374
Net Operating Gain or (Loss)	7,213,792	5,962,515	6,995,338	4,488,912	6,366,573
Net Investment Gain or (Loss)	1,397,669	829,758	3,820,268	724,689	1,006,934
Total Other Income	0	0	0	0	0
Federal Income Taxes Incurred	3,027,473	1,722,836	3,762,650	1,659,434	2,966,197
Net Income	5,583,988	5,069,437	7,052,956	3,554,167	4,407,310
Prior Year's Policyholders' Surplus	12,629,354	15,685,698	10,126,265	9,072,091	8,040,257
Current Year's Policyholders' Surplus	13,508,979	12,629,354	15,685,698	10,126,261	9,072,095
2-year Average Policyholders' Surplus	13,069,167	14,157,526	12,905,982	9,599,176	8,556,176
ROE	42.73%	35.81%	54.65%	37.03%	51.51%

Note: This report is based on 2005 Title insurance Annual Statement Five-Year History Data.

2005 COUNTRYWIDE TITLE INSURANCE

NAIC CODE: 50504
Company Name: First American Title Ins Co OR

GROUP CODE: 70
California License: No

Five Year's Profitability	2005	2004	2003	2002	2001
Direct Operations	56,888,010	49,307,086	51,327,696	43,034,492	36,192,457
Non-affiliated Agency Operations	10,329,325	12,048,978	23,127,100	16,331,497	13,528,863
Affiliated Agency Operations	0	0	0	0	0
Total Direct Title Premiums Written	67,217,335	61,356,064	74,454,796	59,365,989	49,721,320
Premiums Earned	65,042,714	59,647,477	72,028,743	58,117,059	48,477,807
Escrow and Settlement Service Changes	31,716,766	27,168,007	26,763,713	21,602,730	16,415,720
Title Examinations	2,143,683	1,350,432	943,220	1,052,764	855,290
Searched and Abstracts	2,053,302	1,962,664	2,201,464	2,283,764	2,001,199
Surveys	0	0	0	0	0
Aggregate Write-ins for Service Changes	2,987,108	3,662,049	4,663,686	3,520,871	2,750,057
Aggregate Write-ins for Other Operating Income	0	0	0	0	0
Total Operating Income	103,943,573	93,790,629	106,600,826	86,577,188	70,500,073
Net Operating Gain or (Loss)	16,444,027	12,480,017	20,505,649	13,992,464	12,304,486
Net Investment Gain or (Loss)	1,562,469	720,176	662,159	650,038	662,227
Total Other Income	0	0	0	0	0
Federal Income Taxes Incurred	6,000,000	3,235,775	7,631,806	5,576,851	4,581,964
Net Income	12,006,496	9,964,418	13,536,002	9,065,651	8,384,749
Prior Year's Policyholders' Surplus	34,283,486	26,535,249	15,355,060	16,749,153	9,365,150
Current Year's Policyholders' Surplus	31,649,740	34,283,486	26,535,249	15,355,060	16,749,153
2-year Average Policyholders' Surplus	32,966,613	30,409,368	20,945,155	16,052,107	13,057,152
ROE	36.42%	32.77%	64.63%	56.48%	64.22%

Note: This report is based on 2005 Title insurance Annual Statement Five-Year History Data.

2005 COUNTRYWIDE TITLE INSURANCE

NAIC CODE: 50520
Company Name: Old Republic Natl Title Ins Co

GROUP CODE: 150
California License: Yes

Five Year's Profitability	2005	2004	2003	2002	2001
Direct Operations	19,701,566	22,606,665	25,616,352	16,448,070	12,920,884
Non-affiliated Agency Operations	723,220,784	692,939,007	706,048,154	492,723,263	356,774,359
Affiliated Agency Operations	193,961,684	195,272,988	225,338,950	190,026,685	157,807,382
Total Direct Title Premiums Written	936,884,034	910,818,660	957,003,456	699,198,018	527,502,625
Premiums Earned	910,647,201	881,667,290	895,480,072	657,157,078	491,467,241
Escrow and Settlement Service Changes	6,643,547	6,594,081	10,420,926	4,077,631	3,779,256
Title Examinations	859,125	962,478	1,502,533	1,309,029	1,409,492
Searched and Abstracts	6,459,421	5,542,431	6,176,890	5,244,528	4,757,920
Surveys	0	0	0	0	0
Aggregate Write-ins for Service Changes	15,989,458	15,715,524	18,836,986	15,756,773	10,895,165
Aggregate Write-ins for Other Operating Income	121,835	236,546	65,968	133,810	84,637
Total Operating Income	940,720,587	910,718,350	932,483,375	683,678,849	512,393,711
Net Operating Gain or (Loss)	23,844,927	32,050,537	28,242,015	12,072,415	2,784,030
Net Investment Gain or (Loss)	19,310,827	21,286,579	15,804,932	17,338,853	16,143,257
Total Other Income	0	0	0	0	0
Federal Income Taxes Incurred	12,061,998	17,052,334	13,289,109	6,344,447	3,721,551
Net Income	31,093,756	36,284,782	30,757,838	23,066,821	15,205,736
Prior Year's Policyholders' Surplus	113,986,814	99,831,819	93,480,601	92,575,340	84,340,188
Current Year's Policyholders' Surplus	116,093,295	113,986,814	99,831,819	93,480,601	92,575,340
2-year Average Policyholders' Surplus	115,040,055	106,909,317	96,656,210	93,027,971	88,457,764
ROE	27.03%	33.94%	31.82%	24.80%	17.19%

Note: This report is based on 2005 Title insurance Annual Statement Five-Year History Data.

2005 COUNTRYWIDE TITLE INSURANCE

NAIC CODE: 50598
Company Name: Alamo Title Ins

GROUP CODE: 670
California License: No

Five Year's Profitability	2005	2004	2003	2002	2001
Direct Operations	0	0	0	0	0
Non-affiliated Agency Operations	46,967,626	45,631,103	49,014,020	35,750,224	35,808,486
Affiliated Agency Operations	62,319,933	67,701,809	84,245,770	72,671,055	63,524,536
Total Direct Title Premiums Written	109,287,559	113,332,912	133,259,790	108,421,279	99,333,022
Premiums Earned	110,806,669	112,872,506	131,307,683	107,584,447	98,958,477
Escrow and Settlement Service Changes	524,392	359,273	164,537	0	0
Title Examinations	0	0	0	0	0
Searched and Abstracts	0	0	0	0	0
Surveys	0	0	0	0	0
Aggregate Write-ins for Service Changes	660,505	959,126	618,493	149,576	237,011
Aggregate Write-ins for Other Operating Income	0	0	0	0	0
Total Operating Income	111,991,566	114,190,905	132,090,713	107,734,023	99,195,488
Net Operating Gain or (Loss)	5,320,805	4,452,793	2,232,274	787,191	3,617,686
Net Investment Gain or (Loss)	1,707,560	1,905,100	3,664,609	347,065	3,288,870
Total Other Income	0	0	0	0	0
Federal Income Taxes Incurred	2,188,896	1,952,674	1,807,122	256,599	2,704,145
Net Income	4,839,469	4,405,219	4,089,761	877,657	4,202,411
Prior Year's Policyholders' Surplus	35,956,697	37,740,841	35,220,071	38,175,609	37,035,056
Current Year's Policyholders' Surplus	34,999,574	35,956,697	37,740,841	35,220,071	38,175,610
2-year Average Policyholders' Surplus	35,478,136	36,848,769	36,480,456	36,697,840	37,605,333
ROE	13.64%	11.95%	11.21%	2.39%	11.18%

Note: This report is based on 2005 Title insurance Annual Statement Five-Year History Data.

2005 COUNTRYWIDE TITLE INSURANCE

NAIC CODE: 50636
Company Name: Censtar Title Ins Co

GROUP CODE: 70
California License: No

Five Year's Profitability	2005	2004	2003	2002	2001
Direct Operations	0	0	0	0	61,807,134
Non-affiliated Agency Operations	49,273,470	16,515,385	0	0	31,050,048
Affiliated Agency Operations	1,269,086	475,183	0	0	1,794,975
Total Direct Title Premiums Written	50,542,556	16,990,568	0	0	94,652,157
Premiums Earned	48,625,088	16,395,898	0	0	93,607,810
Escrow and Settlement Service Changes	0	0	0	0	11,257,778
Title Examinations	0	0	0	0	0
Searched and Abstracts	0	0	0	0	559,210
Surveys	0	0	0	0	0
Aggregate Write-ins for Service Changes	0	0	0	0	25,438
Aggregate Write-ins for Other Operating Income	182,503	48,580	0	0	333,341
Total Operating Income	48,807,591	16,444,478	0	0	105,783,577
Net Operating Gain or (Loss)	5,872,963	2,532,138	(42,537)	(66,127)	11,708,188
Net Investment Gain or (Loss)	492,455	504,412	449,859	674,408	2,206,305
Total Other Income	0	0	0	0	0
Federal Income Taxes Incurred	2,269,755	912,211	0	0	3,382,875
Net Income	4,095,663	2,124,339	407,322	608,281	10,531,618
Prior Year's Policyholders' Surplus	16,115,978	14,993,801	14,586,479	38,513,628	35,945,756
Current Year's Policyholders' Surplus	21,179,144	16,115,978	14,993,801	14,586,479	38,513,628
2-year Average Policyholders' Surplus	18,647,561	15,554,890	14,790,140	26,550,054	37,229,692
ROE	21.96%	13.66%	2.75%	2.29%	28.29%

Note: This report is based on 2005 Title insurance Annual Statement Five-Year History Data.

2005 COUNTRYWIDE TITLE INSURANCE

NAIC CODE: 50687
Company Name: Attorneys Title Ins Fund

GROUP CODE: 750
California License: No

Five Year's Profitability	2005	2004	2003	2002	2001
Direct Operations	0	0	0	0	0
Non-affiliated Agency Operations	488,293,708	421,009,940	355,856,136	268,586,797	209,599,674
Affiliated Agency Operations	0	0	0	0	0
Total Direct Title Premiums Written	488,293,708	421,009,940	355,856,136	268,586,797	209,599,674
Premiums Earned	473,600,477	402,190,214	346,264,695	262,114,374	202,993,094
Escrow and Settlement Service Changes	0	0	0	0	0
Title Examinations	0	0	0	0	0
Searched and Abstracts	0	0	0	0	0
Surveys	0	0	0	0	0
Aggregate Write-ins for Service Changes	0	0	0	0	0
Aggregate Write-ins for Other Operating Income	40,831,639	51,176,152	51,824,508	50,221,808	37,159,058
Total Operating Income	514,432,116	453,366,366	398,089,203	312,336,182	240,152,152
Net Operating Gain or (Loss)	40,895,307	43,480,790	33,682,336	15,015,725	(5,959,443)
Net Investment Gain or (Loss)	6,288,984	8,867,371	3,970,186	(36,289)	(173,964)
Total Other Income	0	0	0	0	0
Federal Income Taxes Incurred	16,706,865	20,716,164	14,414,180	6,345,447	(837,816)
Net Income	30,477,426	31,631,997	23,238,342	8,633,989	(5,295,591)
Prior Year's Policyholders' Surplus	112,735,937	86,630,555	50,120,258	47,555,600	46,822,474
Current Year's Policyholders' Surplus	138,624,440	112,735,937	86,630,555	50,120,257	47,555,600
2-year Average Policyholders' Surplus	125,680,189	99,683,246	68,375,407	48,837,929	47,189,037
ROE	24.25%	31.73%	33.99%	17.68%	(11.22%)

Note: This report is based on 2005 Title insurance Annual Statement Five-Year History Data.

2005 COUNTRYWIDE TITLE INSURANCE

NAIC CODE: 50695
Company Name: National Title Ins Co

GROUP CODE:
California License: No

Five Year's Profitability	2005	2004	2003	2002	2001
Direct Operations	147,331	87,819	95,969	96,200	122,842
Non-affiliated Agency Operations	2,369,313	1,780,517	1,888,009	788,810	1,007,088
Affiliated Agency Operations	194,693	228,299	307,518	231,138	0
Total Direct Title Premiums Written	2,711,337	2,096,635	2,291,496	1,116,148	1,129,930
Premiums Earned	2,581,126	1,997,284	2,158,570	1,070,422	1,095,167
Escrow and Settlement Service Changes	3,911	7,806	18,659	12,129	10,442
Title Examinations	72,866	79,203	77,375	36,225	47,849
Searched and Abstracts	0	0	0	0	0
Surveys	0	0	0	0	0
Aggregate Write-ins for Service Changes	71,029	59,429	44,590	29,893	39,502
Aggregate Write-ins for Other Operating Income	96,216	225,799	355,602	522,844	344,539
Total Operating Income	2,825,148	2,369,521	2,654,796	1,671,513	1,537,499
Net Operating Gain or (Loss)	(397,152)	(330,949)	(119,106)	(172,508)	(425,882)
Net Investment Gain or (Loss)	456,867	172,305	134,244	259,795	501,139
Total Other Income	0	0	0	0	0
Federal Income Taxes Incurred	0	0	0	0	0
Net Income	59,715	(158,644)	15,138	87,287	75,257
Prior Year's Policyholders' Surplus	2,767,651	3,033,574	2,795,687	3,655,119	4,620,095
Current Year's Policyholders' Surplus	2,816,671	2,767,651	3,033,574	2,795,690	3,655,119
2-year Average Policyholders' Surplus	2,792,161	2,900,613	2,914,631	3,225,405	4,137,607
ROE	2.14%	(5.47%)	0.52%	2.71%	1.82%

Note: This report is based on 2005 Title insurance Annual Statement Five-Year History Data.

2005 COUNTRYWIDE TITLE INSURANCE

NAIC CODE: 50725
Company Name: Arkansas Title Ins Co

GROUP CODE: 340
California License: No

Five Year's Profitability	2005	2004	2003	2002	2001
Direct Operations	0	0	0	0	0
Non-affiliated Agency Operations	5,237,621	5,300,430	4,561,380	4,254,914	3,672,856
Affiliated Agency Operations	777,661	555,481	691,989	684,539	725,695
Total Direct Title Premiums Written	6,015,282	5,855,911	5,253,369	4,939,453	4,398,551
Premiums Earned	5,877,908	5,697,624	5,136,033	4,823,334	4,319,135
Escrow and Settlement Service Changes	0	0	0	0	0
Title Examinations	0	0	0	0	0
Searched and Abstracts	0	0	0	0	0
Surveys	0	0	0	0	0
Aggregate Write-ins for Service Changes	0	0	0	0	0
Aggregate Write-ins for Other Operating Income	85,682	15,525	46,933	69,362	22,540
Total Operating Income	5,963,590	5,713,149	5,182,966	4,892,696	4,341,675
Net Operating Gain or (Loss)	385,328	61,737	408,193	176,631	175,557
Net Investment Gain or (Loss)	71,047	38,452	50,788	219,522	120,505
Total Other Income	0	0	0	0	0
Federal Income Taxes Incurred	180,144	64,243	120,831	96,917	92,335
Net Income	276,231	35,946	338,150	299,236	203,727
Prior Year's Policyholders' Surplus	1,616,427	1,739,812	1,406,457	1,233,058	1,012,743
Current Year's Policyholders' Surplus	1,909,169	1,616,427	1,733,668	1,412,601	1,233,057
2-year Average Policyholders' Surplus	1,762,798	1,678,120	1,570,063	1,322,830	1,122,900
ROE	15.67%	2.14%	21.54%	22.62%	18.14%

Note: This report is based on 2005 Title insurance Annual Statement Five-Year History Data.

2005 COUNTRYWIDE TITLE INSURANCE

NAIC CODE: 50784 GROUP CODE:
 Company Name: Security Title Guarantee Corp Bltmre California License: No

Five Year's Profitability	2005	2004	2003	2002	2001
Direct Operations	296,672	391,248	490,553	388,146	351,404
Non-affiliated Agency Operations	28,658,757	33,469,808	28,107,870	21,714,387	15,048,612
Affiliated Agency Operations	727,250	775,491	685,747	118,349	47,421
Total Direct Title Premiums Written	29,682,679	34,636,547	29,284,170	22,220,882	15,447,437
Premiums Earned	29,149,817	33,678,944	28,231,988	21,627,958	16,002,514
Escrow and Settlement Service Changes	27,980	67,083	165,323	104,868	69,369
Title Examinations	148,252	123,960	244,698	182,615	142,933
Searched and Abstracts	48,079	24,694	17,459	56,092	80,869
Surveys	0	0	0	0	0
Aggregate Write-ins for Service Changes	668,786	551,307	488,690	591,658	511,972
Aggregate Write-ins for Other Operating Income	0	0	0	0	0
Total Operating Income	30,042,914	34,445,988	29,148,158	22,563,191	16,807,657
Net Operating Gain or (Loss)	(1,222,402)	1,417,460	498,626	(421,849)	(198,991)
Net Investment Gain or (Loss)	253,915	266,091	186,033	269,393	325,876
Total Other Income	1,268	1,432	1,400	2,145	855
Federal Income Taxes Incurred	(365,189)	479,609	165,882	1,317	36,056
Net Income	(602,031)	1,205,374	520,177	(151,628)	91,684
Prior Year's Policyholders' Surplus	5,100,947	4,422,746	3,932,009	3,922,357	4,122,109
Current Year's Policyholders' Surplus	4,423,104	5,100,947	4,422,746	3,932,009	3,922,357
2-year Average Policyholders' Surplus	4,762,026	4,761,847	4,177,378	3,927,183	4,022,233
ROE	(12.64%)	25.31%	12.45%	(3.86%)	2.28%

Note: This report is based on 2005 Title insurance Annual Statement Five-Year History Data.

2005 COUNTRYWIDE TITLE INSURANCE

NAIC CODE: 50792
Company Name: Southern Title Ins Corp

GROUP CODE: 228
California License: No

Five Year's Profitability	2005	2004	2003	2002	2001
Direct Operations	2,008,054	2,045,433	3,104,779	2,381,446	1,726,958
Non-affiliated Agency Operations	37,378,811	29,006,149	23,145,580	11,256,009	8,063,504
Affiliated Agency Operations	5,945,456	5,391,216	6,240,154	4,645,410	4,001,649
Total Direct Title Premiums Written	45,332,321	36,442,798	32,490,513	18,282,865	13,792,111
Premiums Earned	43,654,509	34,815,469	31,178,456	17,747,681	13,433,481
Escrow and Settlement Service Changes	90,158	141,916	334,011	301,993	260,499
Title Examinations	0	0	0	0	0
Searched and Abstracts	788,329	968,062	1,277,235	1,034,761	919,654
Surveys	0	0	0	0	0
Aggregate Write-ins for Service Changes	204,164	210,418	334,168	273,250	216,240
Aggregate Write-ins for Other Operating Income	1,382,355	1,439,706	2,404,381	1,649,746	1,447,159
Total Operating Income	46,119,515	37,575,571	35,528,251	21,007,431	16,277,033
Net Operating Gain or (Loss)	1,705,549	1,411,285	2,303,966	476,341	585,358
Net Investment Gain or (Loss)	589,596	477,401	430,350	349,926	335,740
Total Other Income	0	0	0	0	0
Federal Income Taxes Incurred	1,010,301	986,694	1,154,873	281,477	198,317
Net Income	1,284,844	901,992	1,579,443	544,790	722,781
Prior Year's Policyholders' Surplus	7,663,688	7,507,489	6,984,729	6,424,513	5,326,040
Current Year's Policyholders' Surplus	8,160,238	7,663,688	7,507,489	6,984,729	6,430,126
2-year Average Policyholders' Surplus	7,911,963	7,585,589	7,246,109	6,704,621	5,878,083
ROE	16.24%	11.89%	21.80%	8.13%	12.30%

Note: This report is based on 2005 Title insurance Annual Statement Five-Year History Data.

2005 COUNTRYWIDE TITLE INSURANCE

NAIC CODE: 50814
Company Name: First American Title Ins Co

GROUP CODE: 70
California License: Yes

Five Year's Profitability	2005	2004	2003	2002	2001
Direct Operations	624,465,084	531,517,934	499,227,862	383,639,901	223,696,101
Non-affiliated Agency Operations	2,371,345,467	2,036,631,512	1,823,851,837	1,360,823,518	984,766,473
Affiliated Agency Operations	929,448,130	804,288,182	859,683,279	698,512,447	589,180,294
Total Direct Title Premiums Written	3,925,258,681	3,372,437,628	3,182,762,978	2,442,975,866	1,797,642,868
Premiums Earned	3,826,647,367	3,280,374,630	3,090,622,066	2,378,568,393	1,755,495,450
Escrow and Settlement Service Changes	216,194,625	186,252,642	169,207,072	115,306,460	74,918,067
Title Examinations	35,475,563	36,436,003	36,532,405	21,847,524	26,372,991
Searched and Abstracts	49,871,418	51,687,563	45,225,771	35,216,622	26,798,965
Surveys	0	0	0	0	0
Aggregate Write-ins for Service Changes	7,807,668	8,721,107	13,752,124	353,748	5,256,408
Aggregate Write-ins for Other Operating Income	0	0	0	0	0
Total Operating Income	4,135,996,641	3,563,471,945	3,355,339,438	2,551,292,747	1,888,841,881
Net Operating Gain or (Loss)	159,757,209	111,488,130	152,811,402	43,138,432	7,207,052
Net Investment Gain or (Loss)	174,310,520	79,542,385	155,189,584	109,774,228	125,914,822
Total Other Income	0	0	0	0	0
Federal Income Taxes Incurred	87,553,827	60,505,157	78,087,212	20,907,604	14,459,551
Net Income	246,513,902	130,525,358	229,913,774	132,005,056	118,662,323
Prior Year's Policyholders' Surplus	746,045,465	746,580,611	651,256,401	534,217,649	406,777,064
Current Year's Policyholders' Surplus	877,882,145	746,045,466	746,580,611	651,256,401	534,217,649
2-year Average Policyholders' Surplus	811,963,805	746,313,039	698,918,506	592,737,025	470,497,357
ROE	30.36%	17.49%	32.90%	22.27%	25.22%

Note: This report is based on 2005 Title insurance Annual Statement Five-Year History Data.

2005 COUNTRYWIDE TITLE INSURANCE

NAIC CODE: 50822
Company Name: Land Title Ins Co

GROUP CODE: 99
California License: Yes

Five Year's Profitability	2005	2004	2003	2002	2001
Direct Operations	0	0	0	0	0
Non-affiliated Agency Operations	0	0	0	0	0
Affiliated Agency Operations	7,006	890,794	985,051	802,589	817,648
Total Direct Title Premiums Written	7,006	890,794	985,051	802,589	817,648
Premiums Earned	22,346	956,529	971,029	722,330	770,877
Escrow and Settlement Service Changes	0	0	0	0	0
Title Examinations	0	0	0	0	0
Searched and Abstracts	0	0	0	0	0
Surveys	0	0	0	0	0
Aggregate Write-ins for Service Changes	0	0	0	0	0
Aggregate Write-ins for Other Operating Income	0	0	0	0	0
Total Operating Income	22,346	956,529	971,029	722,330	770,877
Net Operating Gain or (Loss)	2,671	122,284	62,218	(13,029)	(12,543)
Net Investment Gain or (Loss)	89,073	87,738	82,384	88,357	87,860
Total Other Income	0	0	0	0	0
Federal Income Taxes Incurred	29,977	74,443	52,918	28,953	26,285
Net Income	61,767	135,579	91,684	46,375	49,032
Prior Year's Policyholders' Surplus	1,733,076	1,608,351	1,535,066	1,494,408	1,452,727
Current Year's Policyholders' Surplus	1,842,632	1,733,076	1,608,351	1,535,066	1,494,408
2-year Average Policyholders' Surplus	1,787,854	1,670,714	1,571,709	1,514,737	1,473,568
ROE	3.45%	8.12%	5.83%	3.06%	3.33%

Note: This report is based on 2005 Title insurance Annual Statement Five-Year History Data.

2005 COUNTRYWIDE TITLE INSURANCE

NAIC CODE: 50849
Company Name: TransUnion Title Ins Co

GROUP CODE: 3889
California License: Yes

Five Year's Profitability	2005	2004	2003	2002	2001
Direct Operations	301,140	1,711,910	3,026,510	1,595,183	2,209,538
Non-affiliated Agency Operations	0	0	0	0	0
Affiliated Agency Operations	9,074,074	13,362,032	22,491,977	22,246,412	17,910,606
Total Direct Title Premiums Written	9,375,214	15,073,942	25,518,487	23,841,595	20,120,144
Premiums Earned	9,668,531	15,101,612	25,099,090	23,498,680	20,292,248
Escrow and Settlement Service Changes	0	0	262,606	108,968	405,751
Title Examinations	122,818	30,667	30,057	12,035	225,536
Searched and Abstracts	0	0	2,049	0	107,486
Surveys	0	0	0	0	0
Aggregate Write-ins for Service Changes	0	0	0	0	41,351
Aggregate Write-ins for Other Operating Income	0	0	300,000	0	0
Total Operating Income	9,791,349	15,132,279	25,693,802	23,619,683	21,072,372
Net Operating Gain or (Loss)	(205,121)	(201,079)	608,424	122,369	1,145,103
Net Investment Gain or (Loss)	(2,776,205)	45,440	58,798	35,612	26,983
Total Other Income	0	0	0	0	0
Federal Income Taxes Incurred	185,436	0	323,000	80,439	395,505
Net Income	(3,166,762)	(155,639)	344,222	77,542	776,581
Prior Year's Policyholders' Surplus	1,371,720	3,561,431	4,677,421	3,348,308	2,502,167
Current Year's Policyholders' Surplus	2,081,061	1,019,205	3,874,019	4,544,362	3,348,308
2-year Average Policyholders' Surplus	1,726,391	2,290,318	4,275,720	3,946,335	2,925,238
ROE	(183.43%)	(6.80%)	8.05%	1.96%	26.55%

Note: This report is based on 2005 Title insurance Annual Statement Five-Year History Data.

2005 COUNTRYWIDE TITLE INSURANCE

NAIC CODE: 50857
Company Name: Security Union Title Ins Co

GROUP CODE: 670
California License: Yes

Five Year's Profitability	2005	2004	2003	2002	2001
Direct Operations	25,398,218	24,820,414	12,891,221	0	0
Non-affiliated Agency Operations	28,134,819	51,245,119	43,375,207	43,422,502	31,174,723
Affiliated Agency Operations	27,635,453	18,631,976	18,280,821	17,487,969	16,151,984
Total Direct Title Premiums Written	81,168,490	94,697,509	74,547,249	60,910,471	47,326,707
Premiums Earned	81,035,488	92,547,753	73,102,108	60,340,039	47,388,999
Escrow and Settlement Service Changes	2,967,713	3,103,053	1,453,974	0	0
Title Examinations	0	1,010	0	240	19,070
Searched and Abstracts	2,612	23,519,834	25,840,817	22,706,917	19,799,055
Surveys	0	0	0	0	0
Aggregate Write-ins for Service Changes	167,953	4,040,681	5,814,055	5,324,351	4,751,422
Aggregate Write-ins for Other Operating Income	0	0	0	0	0
Total Operating Income	84,173,766	123,212,331	106,210,954	88,371,547	71,958,546
Net Operating Gain or (Loss)	3,143,192	9,972,805	4,814,719	(511,112)	658,512
Net Investment Gain or (Loss)	11,252,916	24,709,235	10,092,593	(948,620)	10,422,909
Total Other Income	0	0	0	0	0
Federal Income Taxes Incurred	2,287,944	5,331,354	3,558,079	(835,526)	2,367,764
Net Income	12,108,164	29,350,686	11,349,233	(624,206)	8,713,657
Prior Year's Policyholders' Surplus	73,297,924	63,996,280	52,638,915	60,210,713	55,079,521
Current Year's Policyholders' Surplus	63,223,090	73,297,924	63,996,280	52,638,915	60,210,716
2-year Average Policyholders' Surplus	68,260,507	68,647,102	58,317,598	56,424,814	57,645,119
ROE	17.74%	42.76%	19.46%	(1.11%)	15.12%

Note: This report is based on 2005 Title insurance Annual Statement Five-Year History Data.

2005 COUNTRYWIDE TITLE INSURANCE

NAIC CODE: 50954
Company Name: Chicago Title Ins Co Of PR

GROUP CODE: 670
California License: No

Five Year's Profitability	2005	2004	2003	2002	2001
Direct Operations	0	0	0	0	0
Non-affiliated Agency Operations	0	0	0	0	0
Affiliated Agency Operations	0	0	0	0	0
Total Direct Title Premiums Written	0	0	0	0	0
Premiums Earned	0	0	0	0	0
Escrow and Settlement Service Changes	0	0	0	0	0
Title Examinations	0	0	0	0	0
Searched and Abstracts	0	0	0	0	0
Surveys	0	0	0	0	0
Aggregate Write-ins for Service Changes	0	0	0	0	0
Aggregate Write-ins for Other Operating Income	0	0	0	0	0
Total Operating Income	0	0	0	0	0
Net Operating Gain or (Loss)	(6,818)	(625)	(6,298)	(6,339)	(6,246)
Net Investment Gain or (Loss)	20,268	10,557	8,882	27,938	27,820
Total Other Income	0	0	0	0	0
Federal Income Taxes Incurred	51	0	0	0	0
Net Income	13,399	9,932	2,584	21,599	21,574
Prior Year's Policyholders' Surplus	709,682	699,752	697,167	675,566	653,992
Current Year's Policyholders' Surplus	723,081	709,684	699,751	697,165	675,566
2-year Average Policyholders' Surplus	716,382	704,718	698,459	686,366	664,779
ROE	1.87%	1.41%	0.37%	3.15%	3.25%

Note: This report is based on 2005 Title insurance Annual Statement Five-Year History Data.

2005 COUNTRYWIDE TITLE INSURANCE

NAIC CODE: 50970
Company Name: Pacific NW Title Ins Co Inc

GROUP CODE: 70
California License: No

Five Year's Profitability	2005	2004	2003	2002	2001
Direct Operations	0	0	0	0	0
Non-affiliated Agency Operations	9,785,389	13,226,214	10,143,054	8,625,175	7,222,989
Affiliated Agency Operations	41,572,842	39,380,870	65,603,024	50,792,164	35,775,880
Total Direct Title Premiums Written	51,358,231	52,607,084	75,746,078	59,417,339	42,998,869
Premiums Earned	50,669,995	52,241,736	71,172,691	56,409,141	41,726,236
Escrow and Settlement Service Changes	0	0	0	0	0
Title Examinations	0	0	0	0	0
Searched and Abstracts	0	0	0	0	0
Surveys	0	0	0	0	0
Aggregate Write-ins for Service Changes	0	0	0	0	0
Aggregate Write-ins for Other Operating Income	75,000	75,000	75,000	75,000	68,750
Total Operating Income	50,744,995	52,316,736	71,247,691	56,484,141	41,794,986
Net Operating Gain or (Loss)	1,356,376	1,295,371	(375,575)	(196,510)	(432,150)
Net Investment Gain or (Loss)	758,213	327,686	273,034	574,896	808,436
Total Other Income	0	0	0	0	0
Federal Income Taxes Incurred	1,249,821	551,839	(97,901)	206,793	161,134
Net Income	864,768	1,071,218	(4,640)	171,593	215,152
Prior Year's Policyholders' Surplus	7,876,808	6,508,823	6,666,176	6,961,283	6,522,044
Current Year's Policyholders' Surplus	8,969,305	7,876,586	6,509,045	6,666,176	6,980,783
2-year Average Policyholders' Surplus	8,423,057	7,192,705	6,587,611	6,813,730	6,751,414
ROE	10.27%	14.89%	(0.07%)	2.52%	3.19%

Note: This report is based on 2005 Title insurance Annual Statement Five-Year History Data.

2005 COUNTRYWIDE TITLE INSURANCE

NAIC CODE: 51004
Company Name: Mississippi Valley Title Ins Co

GROUP CODE: 150
California License: No

Five Year's Profitability	2005	2004	2003	2002	2001
Direct Operations	493,280	332,859	613,501	721,907	480,610
Non-affiliated Agency Operations	22,481,352	23,835,890	27,228,284	23,865,773	19,193,981
Affiliated Agency Operations	0	0	0	0	0
Total Direct Title Premiums Written	22,974,632	24,168,749	27,841,785	24,587,680	19,674,591
Premiums Earned	21,033,964	22,091,979	25,551,076	22,852,132	18,133,411
Escrow and Settlement Service Changes	33,483	55,645	127,431	117,410	135,178
Title Examinations	0	0	0	0	0
Searched and Abstracts	1,142,405	908,896	989,919	1,195,583	1,471,785
Surveys	0	0	0	0	0
Aggregate Write-ins for Service Changes	112,276	140,162	118,596	147,924	208,740
Aggregate Write-ins for Other Operating Income	1,048	12,420	13,405	15,077	13,550
Total Operating Income	22,323,176	23,209,102	26,800,427	24,328,126	19,962,664
Net Operating Gain or (Loss)	(1,086,088)	1,499,671	518,638	(604,838)	474,957
Net Investment Gain or (Loss)	1,741,218	1,642,900	1,687,941	1,682,005	1,832,278
Total Other Income	0	0	0	0	0
Federal Income Taxes Incurred	75,809	1,062,125	773,924	517,352	863,237
Net Income	579,321	2,080,446	1,432,655	559,815	1,443,998
Prior Year's Policyholders' Surplus	9,540,886	8,280,543	6,783,639	7,426,707	7,401,811
Current Year's Policyholders' Surplus	9,301,479	9,540,886	8,280,543	6,783,639	7,426,707
2-year Average Policyholders' Surplus	9,421,183	8,910,715	7,532,091	7,105,173	7,414,259
ROE	6.15%	23.35%	19.02%	7.88%	19.48%

Note: This report is based on 2005 Title insurance Annual Statement Five-Year History Data.

2005 COUNTRYWIDE TITLE INSURANCE

NAIC CODE: 51020
Company Name: National Title Ins Of NY Inc

GROUP CODE: 670
California License: Yes

Five Year's Profitability	2005	2004	2003	2002	2001
Direct Operations	0	832,562	24,941	30,021	0
Non-affiliated Agency Operations	(3,381,607)	17,264,686	32,681,211	14,515,891	6,341,057
Affiliated Agency Operations	608,923	543,170	7,373,763	7,545,740	2,510,028
Total Direct Title Premiums Written	(2,772,684)	18,640,418	40,079,915	22,091,652	8,851,085
Premiums Earned	(2,274,847)	18,451,479	39,224,533	21,732,190	8,795,063
Escrow and Settlement Service Changes	0	1,399,127	1,271,827	680,576	116,055
Title Examinations	0	0	0	0	0
Searched and Abstracts	0	0	0	2,637	0
Surveys	0	0	0	0	0
Aggregate Write-ins for Service Changes	60	3,255,404	7,616,884	5,540,197	1,823,179
Aggregate Write-ins for Other Operating Income	0	0	0	0	0
Total Operating Income	(2,274,787)	23,106,010	48,113,244	27,955,600	10,734,297
Net Operating Gain or (Loss)	(3,116,958)	(2,479,619)	3,223,555	2,024,413	423,578
Net Investment Gain or (Loss)	397,558	229,488	366,467	384,455	414,895
Total Other Income	0	0	0	0	0
Federal Income Taxes Incurred	(1,047,300)	(799,036)	1,498,744	678,664	221,666
Net Income	(1,672,100)	(1,451,095)	2,091,278	1,730,204	616,807
Prior Year's Policyholders' Surplus	5,324,992	6,655,691	4,528,922	3,702,452	3,194,999
Current Year's Policyholders' Surplus	6,638,703	5,324,992	6,655,691	4,528,922	3,702,451
2-year Average Policyholders' Surplus	5,981,848	5,990,342	5,592,307	4,115,687	3,448,725
ROE	(27.95%)	(24.22%)	37.40%	42.04%	17.89%

Note: This report is based on 2005 Title insurance Annual Statement Five-Year History Data.

2005 COUNTRYWIDE TITLE INSURANCE

NAIC CODE: 51039
Company Name: First American Title Ins Co NY

GROUP CODE: 70
California License: No

Five Year's Profitability	2005	2004	2003	2002	2001
Direct Operations	78,209,277	58,208,126	48,724,357	35,797,182	30,366,478
Non-affiliated Agency Operations	149,371,325	144,724,400	119,891,969	96,309,107	62,512,356
Affiliated Agency Operations	11,039,538	23,373,587	24,479,095	17,962,407	12,110,110
Total Direct Title Premiums Written	238,620,140	226,306,113	193,095,421	150,068,696	104,988,944
Premiums Earned	233,048,906	222,197,792	189,297,795	147,442,950	103,145,445
Escrow and Settlement Service Changes	331,625	288,647	470,568	1,192,136	903,268
Title Examinations	0	0	0	0	0
Searched and Abstracts	30,822,371	20,964,350	14,854,928	14,177,386	11,934,466
Surveys	0	0	0	0	0
Aggregate Write-ins for Service Changes	0	0	0	0	0
Aggregate Write-ins for Other Operating Income	0	0	0	0	0
Total Operating Income	264,202,902	243,450,789	204,623,291	162,812,472	115,983,179
Net Operating Gain or (Loss)	3,786,639	3,061,578	2,512,578	(2,514,914)	(2,864,339)
Net Investment Gain or (Loss)	3,593,510	2,771,180	3,255,425	3,669,125	2,832,152
Total Other Income	0	0	0	0	0
Federal Income Taxes Incurred	4,079,113	2,883,739	3,550,627	671,652	(1,144,174)
Net Income	3,301,036	2,949,019	2,217,376	482,559	1,111,987
Prior Year's Policyholders' Surplus	64,600,811	66,220,290	54,493,169	54,058,037	48,774,920
Current Year's Policyholders' Surplus	71,550,958	64,600,811	66,220,290	54,493,168	54,058,038
2-year Average Policyholders' Surplus	68,075,885	65,410,551	60,356,730	54,275,603	51,416,479
ROE	4.85%	4.51%	3.67%	0.89%	2.16%

Note: This report is based on 2005 Title insurance Annual Statement Five-Year History Data.

2005 COUNTRYWIDE TITLE INSURANCE

NAIC CODE: 51101
Company Name: Nations Title Ins Of NY Inc

GROUP CODE: 670
California License: No

Five Year's Profitability	2005	2004	2003	2002	2001
Direct Operations	0	0	0	0	0
Non-affiliated Agency Operations	480	161	2,880	19,591	185,335
Affiliated Agency Operations	0	0	0	0	0
Total Direct Title Premiums Written	480	161	2,880	19,591	185,335
Premiums Earned	971,572	972,756	974,293	992,916	1,159,603
Escrow and Settlement Service Changes	0	0	0	0	0
Title Examinations	0	0	0	0	0
Searched and Abstracts	0	0	162,007	633,798	684,782
Surveys	0	0	0	0	0
Aggregate Write-ins for Service Changes	0	3,866	250	0	0
Aggregate Write-ins for Other Operating Income	0	0	0	0	0
Total Operating Income	971,572	976,622	1,136,550	1,626,714	1,844,385
Net Operating Gain or (Loss)	448,431	(416,004)	(1,238,023)	(1,251,821)	211,233
Net Investment Gain or (Loss)	553,103	488,469	693,761	617,359	861,618
Total Other Income	0	0	0	0	0
Federal Income Taxes Incurred	51,480	(137,448)	(442,508)	(400,567)	16,327
Net Income	950,054	209,913	(101,754)	(233,895)	1,056,524
Prior Year's Policyholders' Surplus	9,861,881	9,611,026	9,223,329	3,357,266	2,153,512
Current Year's Policyholders' Surplus	9,545,295	9,861,881	9,611,025	9,223,329	3,357,267
2-year Average Policyholders' Surplus	9,703,588	9,736,454	9,417,177	6,290,298	2,755,390
ROE	9.79%	2.16%	(1.08%)	(3.72%)	38.34%

Note: This report is based on 2005 Title insurance Annual Statement Five-Year History Data.

2005 COUNTRYWIDE TITLE INSURANCE

NAIC CODE: 51152
Company Name: Atlantic Title Ins Co

GROUP CODE: 3889
California License: No

Five Year's Profitability	2005	2004	2003	2002	2001
Direct Operations	80,253	101,162	142,825	70,047	47,222
Non-affiliated Agency Operations	1,764,384	1,795,975	2,336,977	2,093,548	1,791,207
Affiliated Agency Operations	3,271,055	2,281,589	2,869,860	1,910,134	1,065,744
Total Direct Title Premiums Written	5,115,692	4,178,726	5,349,662	4,073,729	2,904,173
Premiums Earned	4,633,643	3,841,369	4,885,824	3,711,711	2,670,193
Escrow and Settlement Service Changes	0	0	0	0	0
Title Examinations	5,465	7,200	12,300	7,850	4,835
Searched and Abstracts	0	0	0	0	0
Surveys	0	0	0	0	0
Aggregate Write-ins for Service Changes	0	0	0	0	0
Aggregate Write-ins for Other Operating Income	0	0	0	0	0
Total Operating Income	4,639,108	3,848,569	4,898,124	3,719,561	2,675,028
Net Operating Gain or (Loss)	(2,312,508)	(1,214,214)	(4,096)	(151,020)	(462,475)
Net Investment Gain or (Loss)	268,315	319,900	231,555	(337,833)	506,032
Total Other Income	0	0	0	0	0
Federal Income Taxes Incurred	(682,892)	(164,635)	29,505	(119,294)	(91,640)
Net Income	(1,361,301)	(729,679)	197,954	(369,559)	135,197
Prior Year's Policyholders' Surplus	5,464,113	5,473,127	5,264,052	5,462,067	5,869,149
Current Year's Policyholders' Surplus	4,764,263	5,464,113	5,473,127	5,264,052	5,462,067
2-year Average Policyholders' Surplus	5,114,188	5,468,620	5,368,590	5,363,060	5,665,608
ROE	(26.62%)	(13.34%)	3.69%	(6.89%)	2.39%

Note: This report is based on 2005 Title insurance Annual Statement Five-Year History Data.

2005 COUNTRYWIDE TITLE INSURANCE

NAIC CODE: 51187
Company Name: New Jersey Title Ins Co

GROUP CODE:
California License: No

Five Year's Profitability	2005	2004	2003	2002	2001
Direct Operations	0	0	0	0	168,745
Non-affiliated Agency Operations	21,383,496	16,992,095	16,465,008	16,726,890	10,470,166
Affiliated Agency Operations	0	0	0	0	0
Total Direct Title Premiums Written	21,383,496	16,992,095	16,465,008	16,726,890	10,638,911
Premiums Earned	20,834,237	16,609,225	16,079,833	16,364,209	10,455,434
Escrow and Settlement Service Changes	3,124	9,435	57,884	34,240	40,546
Title Examinations	0	0	0	385	31,319
Searched and Abstracts	0	0	0	430	5,906
Surveys	0	0	1,016,095	826,073	635,549
Aggregate Write-ins for Service Changes	663,926	494,047	59,584	34,240	(1,718)
Aggregate Write-ins for Other Operating Income	35,442	1,772	22,217	135,708	161,887
Total Operating Income	21,536,729	17,114,479	17,235,613	17,395,285	11,328,923
Net Operating Gain or (Loss)	87,715	(256,364)	50,506	80,141	136,829
Net Investment Gain or (Loss)	430,711	471,106	618,589	322,107	219,200
Total Other Income	0	0	0	0	0
Federal Income Taxes Incurred	0	0	0	0	0
Net Income	518,426	214,742	669,095	402,248	356,029
Prior Year's Policyholders' Surplus	4,689,020	4,759,445	4,069,546	3,272,633	2,231,770
Current Year's Policyholders' Surplus	5,043,068	4,689,020	4,759,445	4,069,546	3,272,633
2-year Average Policyholders' Surplus	4,866,044	4,724,233	4,414,496	3,671,090	2,752,202
ROE	10.65%	4.55%	15.16%	10.96%	12.94%

Note: This report is based on 2005 Title insurance Annual Statement Five-Year History Data.

2005 COUNTRYWIDE TITLE INSURANCE

NAIC CODE: 51195 GROUP CODE: 99
 Company Name: Commonwealth Land Title Ins NJ California License: No

Five Year's Profitability	2005	2004	2003	2002	2001
Direct Operations	10,806,248	13,183,432	10,962,440	11,306,107	12,328,891
Non-affiliated Agency Operations	37,580,572	34,538,761	28,954,613	21,761,148	13,821,202
Affiliated Agency Operations	0	1,725	17,234	19,831	0
Total Direct Title Premiums Written	48,386,820	47,723,918	39,934,287	33,087,086	26,150,093
Premiums Earned	45,858,840	45,077,289	37,677,058	31,631,278	24,799,083
Escrow and Settlement Service Changes	882,665	793,010	991,449	1,057,438	867,865
Title Examinations	1,169,424	1,497,931	1,982,588	2,149,926	1,980,871
Searched and Abstracts	0	0	25	0	0
Surveys	25	0	0	0	0
Aggregate Write-ins for Service Changes	870,471	915,735	1,132,915	744,588	452,928
Aggregate Write-ins for Other Operating Income	0	0	0	0	0
Total Operating Income	48,781,425	48,283,965	41,784,035	35,583,230	28,100,747
Net Operating Gain or (Loss)	7,416,919	8,356,811	9,348,853	9,532,875	7,090,486
Net Investment Gain or (Loss)	1,471,930	1,197,181	1,234,647	1,163,243	1,386,347
Total Other Income	0	0	0	0	0
Federal Income Taxes Incurred	2,770,237	3,194,800	3,534,227	3,708,871	2,734,325
Net Income	6,118,612	6,359,192	7,049,273	6,987,247	5,742,508
Prior Year's Policyholders' Surplus	32,742,877	26,506,357	26,416,686	19,400,464	18,936,559
Current Year's Policyholders' Surplus	32,705,775	32,742,877	26,506,357	26,416,686	19,400,464
2-year Average Policyholders' Surplus	32,724,326	29,624,617	26,461,522	22,908,575	19,168,512
ROE	18.70%	21.47%	26.64%	30.50%	29.96%

Note: This report is based on 2005 Title insurance Annual Statement Five-Year History Data.

2005 COUNTRYWIDE TITLE INSURANCE

NAIC CODE: 51209
Company Name: Conestoga Title Ins Co

GROUP CODE:
California License: No

Five Year's Profitability	2005	2004	2003	2002	2001
Direct Operations	417,362	580,305	723,623	522,511	542,620
Non-affiliated Agency Operations	18,625,898	19,672,378	23,477,929	14,009,919	9,212,787
Affiliated Agency Operations	738,817	908,822	1,321,993	1,440,420	962,868
Total Direct Title Premiums Written	19,782,077	21,161,505	25,523,545	15,972,850	10,718,275
Premiums Earned	19,086,025	20,425,735	24,465,458	15,393,723	10,276,891
Escrow and Settlement Service Changes	0	0	0	0	0
Title Examinations	0	0	0	0	0
Searched and Abstracts	0	0	0	0	0
Surveys	0	0	0	0	0
Aggregate Write-ins for Service Changes	248,761	307,259	464,550	269,209	626,279
Aggregate Write-ins for Other Operating Income	0	0	0	0	0
Total Operating Income	19,334,786	20,732,994	24,930,008	15,662,932	10,903,170
Net Operating Gain or (Loss)	(835,707)	(1,236,051)	2,169,657	872,693	235,833
Net Investment Gain or (Loss)	260,477	272,357	180,512	(139,028)	1,272
Total Other Income	0	0	0	0	73
Federal Income Taxes Incurred	(82,552)	(323,428)	788,635	258,888	159,152
Net Income	(492,678)	(640,266)	1,561,534	474,777	78,026
Prior Year's Policyholders' Surplus	4,069,068	4,636,848	3,201,487	1,794,841	1,578,775
Current Year's Policyholders' Surplus	4,010,182	4,069,068	4,636,848	3,201,487	1,794,839
2-year Average Policyholders' Surplus	4,039,625	4,352,958	3,919,168	2,498,164	1,686,807
ROE	(12.20%)	(14.71%)	39.84%	19.01%	4.63%

Note: This report is based on 2005 Title insurance Annual Statement Five-Year History Data.

2005 COUNTRYWIDE TITLE INSURANCE

NAIC CODE: 51225
Company Name: Western Natl Title Ins Co

GROUP CODE: 70
California License: No

Five Year's Profitability	2005	2004	2003	2002	2001
Direct Operations	0	0	0	0	0
Non-affiliated Agency Operations	57,023	193,355	555,788	346,511	374,689
Affiliated Agency Operations	1,597,501	2,328,622	7,035,208	6,606,566	7,341,624
Total Direct Title Premiums Written	1,654,524	2,521,977	7,590,996	6,953,077	7,716,313
Premiums Earned	1,784,114	2,450,565	7,445,158	6,821,506	7,521,431
Escrow and Settlement Service Changes	0	0	0	0	0
Title Examinations	0	0	0	0	0
Searched and Abstracts	0	0	0	0	0
Surveys	0	0	0	0	0
Aggregate Write-ins for Service Changes	0	0	0	0	0
Aggregate Write-ins for Other Operating Income	0	0	0	0	0
Total Operating Income	1,784,114	2,450,565	7,445,158	6,821,506	7,521,431
Net Operating Gain or (Loss)	129,357	(71,867)	160,478	252,887	126,968
Net Investment Gain or (Loss)	162,607	129,521	66,794	92,926	169,925
Total Other Income	1,335	0	0	0	0
Federal Income Taxes Incurred	97,793	22,475	111,342	136,460	115,576
Net Income	195,506	35,179	115,930	209,353	181,317
Prior Year's Policyholders' Surplus	3,051,180	2,978,957	2,807,762	2,588,367	2,384,063
Current Year's Policyholders' Surplus	3,227,101	3,051,179	2,978,957	2,807,762	2,581,840
2-year Average Policyholders' Surplus	3,139,141	3,015,068	2,893,360	2,698,065	2,482,952
ROE	6.23%	1.17%	4.01%	7.76%	7.30%

Note: This report is based on 2005 Title insurance Annual Statement Five-Year History Data.

2005 COUNTRYWIDE TITLE INSURANCE

NAIC CODE: 51268 **GROUP CODE:**
Company Name: Connecticut Attorneys Title Ins Co **California License:** No

Five Year's Profitability	2005	2004	2003	2002	2001
Direct Operations	0	0	0	0	0
Non-affiliated Agency Operations	60,759,934	57,707,580	66,582,603	0	0
Affiliated Agency Operations	0	0	0	0	0
Total Direct Title Premiums Written	60,759,934	57,707,580	66,582,603	0	0
Premiums Earned	59,389,814	56,346,010	64,733,263	0	0
Escrow and Settlement Service Changes	0	0	0	0	0
Title Examinations	0	0	0	0	0
Searched and Abstracts	2,340,950	2,194,011	2,884,161	0	0
Surveys	0	0	0	0	0
Aggregate Write-ins for Service Changes	0	0	0	0	0
Aggregate Write-ins for Other Operating Income	1,288,643	616,386	1,146,758	0	0
Total Operating Income	63,019,407	59,156,407	68,764,182	0	0
Net Operating Gain or (Loss)	2,252,587	3,288,658	7,933,489	50,972	6,369
Net Investment Gain or (Loss)	3,309,403	1,483,208	1,361,557	0	0
Total Other Income	1,600	92,171	191,933	0	0
Federal Income Taxes Incurred	1,867,522	1,482,703	3,444,251	16,354	5,269
Net Income	3,696,068	3,381,334	6,042,728	34,618	1,100
Prior Year's Policyholders' Surplus	38,723,447	33,595,575	1,035,718	1,001,100	1,000,000
Current Year's Policyholders' Surplus	41,983,532	38,723,447	33,595,575	1,035,718	1,001,100
2-year Average Policyholders' Surplus	40,353,490	36,159,511	17,315,647	1,018,409	1,000,550
ROE	9.16%	9.35%	34.90%	3.40%	0.11%

Note: This report is based on 2005 Title insurance Annual Statement Five-Year History Data.

2005 COUNTRYWIDE TITLE INSURANCE

NAIC CODE: 51330
Company Name: Ohio Bar Title Ins Co

GROUP CODE: 70
California License: No

Five Year's Profitability	2005	2004	2003	2002	2001
Direct Operations	0	0	0	1,505	90,956
Non-affiliated Agency Operations	14,494,923	20,421,731	19,285,564	14,591,379	13,112,083
Affiliated Agency Operations	0	0	0	0	0
Total Direct Title Premiums Written	14,494,923	20,421,731	19,285,564	14,592,884	13,203,039
Premiums Earned	14,152,732	19,390,569	18,302,909	14,049,564	12,804,661
Escrow and Settlement Service Changes	0	0	0	0	30,099
Title Examinations	0	0	0	0	16,147
Searched and Abstracts	0	0	0	620	0
Surveys	0	0	0	0	0
Aggregate Write-ins for Service Changes	0	0	0	53,568	16,786
Aggregate Write-ins for Other Operating Income	2,329	0	0	0	0
Total Operating Income	14,155,061	19,390,569	18,302,909	14,103,752	12,867,693
Net Operating Gain or (Loss)	2,437,466	1,798,679	(1,182,891)	(1,051,179)	(2,087,264)
Net Investment Gain or (Loss)	832,932	711,745	573,028	470,064	690,196
Total Other Income	0	0	0	0	0
Federal Income Taxes Incurred	1,100,000	835,390	19,897	15,671	(440,490)
Net Income	2,170,398	1,675,034	(629,760)	(596,786)	(956,578)
Prior Year's Policyholders' Surplus	4,952,547	3,251,469	3,816,510	2,629,868	2,579,438
Current Year's Policyholders' Surplus	7,128,481	4,954,876	3,251,469	3,816,510	2,629,868
2-year Average Policyholders' Surplus	6,040,514	4,103,173	3,533,990	3,223,189	2,604,653
ROE	35.93%	40.82%	(17.82%)	(18.52%)	(36.73%)

Note: This report is based on 2005 Title insurance Annual Statement Five-Year History Data.

2005 COUNTRYWIDE TITLE INSURANCE

NAIC CODE: 51365
 Company Name: American Security Title Ins Co

GROUP CODE:
 California License: No

Five Year's Profitability	2005	2004	2003	2002	2001
Direct Operations	0	0	0	0	0
Non-affiliated Agency Operations	2,379,672	2,599,591	3,175,142	2,542,305	2,029,610
Affiliated Agency Operations	0	0	0	0	0
Total Direct Title Premiums Written	2,379,672	2,599,591	3,175,142	2,542,305	2,029,610
Premiums Earned	2,379,672	2,599,591	3,175,142	2,542,305	2,029,610
Escrow and Settlement Service Changes	0	0	0	0	0
Title Examinations	0	0	0	0	0
Searched and Abstracts	0	0	0	0	0
Surveys	0	0	0	0	0
Aggregate Write-ins for Service Changes	0	0	0	0	0
Aggregate Write-ins for Other Operating Income	0	0	0	0	0
Total Operating Income	2,379,672	2,599,591	3,175,142	2,542,305	2,029,610
Net Operating Gain or (Loss)	638,387	894,921	896,673	807,342	686,563
Net Investment Gain or (Loss)	170,717	90,728	110,227	117,529	191,930
Total Other Income	0	0	0	0	0
Federal Income Taxes Incurred	14,380	27,415	36,750	28,250	71,000
Net Income	794,724	958,234	970,150	896,621	807,493
Prior Year's Policyholders' Surplus	6,178,766	5,233,035	5,263,267	4,413,906	3,658,639
Current Year's Policyholders' Surplus	6,831,914	6,178,766	5,233,035	5,263,267	4,413,906
2-year Average Policyholders' Surplus	6,505,340	5,705,901	5,248,151	4,838,587	4,036,273
ROE	12.22%	16.79%	18.49%	18.53%	20.01%

Note: This report is based on 2005 Title insurance Annual Statement Five-Year History Data.

2005 COUNTRYWIDE TITLE INSURANCE

NAIC CODE: 51373
Company Name: Columbian Natl Title Ins Co

GROUP CODE: 70
California License: No

Five Year's Profitability	2005	2004	2003	2002	2001
Direct Operations	0	12,982	977	225	8,754
Non-affiliated Agency Operations	5,342,190	5,786,000	4,329,634	3,356,549	2,920,917
Affiliated Agency Operations	431,420	1,815,393	3,220,911	1,749,904	1,456,413
Total Direct Title Premiums Written	5,773,610	7,614,375	7,551,522	5,106,678	4,386,084
Premiums Earned	5,393,894	7,188,339	7,099,068	4,825,315	4,151,620
Escrow and Settlement Service Changes	0	0	0	0	0
Title Examinations	0	453	0	0	0
Searched and Abstracts	0	0	0	0	1,998
Surveys	0	0	0	0	0
Aggregate Write-ins for Service Changes	70	350	385	335	363
Aggregate Write-ins for Other Operating Income	0	0	0	0	0
Total Operating Income	5,393,964	7,189,142	7,099,453	4,825,650	4,153,981
Net Operating Gain or (Loss)	(469,035)	(1,570,662)	307,487	32,574	138,840
Net Investment Gain or (Loss)	100,335	154,347	148,606	160,078	227,224
Total Other Income	1,341	925	1,050	80	5
Federal Income Taxes Incurred	(850,445)	237,609	217,154	156,415	109,873
Net Income	483,086	(1,652,999)	239,989	36,317	256,196
Prior Year's Policyholders' Surplus	4,034,045	5,852,840	5,647,976	2,571,937	2,190,568
Current Year's Policyholders' Surplus	2,222,890	4,034,045	5,852,839	5,647,977	2,571,938
2-year Average Policyholders' Surplus	3,128,468	4,943,443	5,750,408	4,109,957	2,381,253
ROE	15.44%	(33.44%)	4.17%	0.88%	10.76%

Note: This report is based on 2005 Title insurance Annual Statement Five-Year History Data.

2005 COUNTRYWIDE TITLE INSURANCE

NAIC CODE: 51403
Company Name: Ta Title Ins Co

GROUP CODE: 70
California License: No

Five Year's Profitability	2005	2004	2003	2002	2001
Direct Operations	1,121,594	1,438,817	2,600,315	2,344,925	1,948,031
Non-affiliated Agency Operations	5,415,480	6,285,600	6,911,054	5,887,110	4,981,415
Affiliated Agency Operations	10,907,407	9,157,964	12,240,514	9,919,125	6,137,202
Total Direct Title Premiums Written	17,444,481	16,882,381	21,751,883	18,151,160	13,066,648
Premiums Earned	17,156,041	16,570,138	21,370,048	17,035,589	12,835,462
Escrow and Settlement Service Changes	0	0	0	0	0
Title Examinations	227,821	265,232	320,640	296,311	528,418
Searched and Abstracts	0	0	0	0	0
Surveys	0	0	0	0	0
Aggregate Write-ins for Service Changes	271,552	299,875	397,286	333,353	311,070
Aggregate Write-ins for Other Operating Income	0	0	0	0	0
Total Operating Income	17,655,414	17,135,245	22,087,974	17,665,253	13,674,950
Net Operating Gain or (Loss)	1,453,232	695,881	2,701,967	672,753	1,049,547
Net Investment Gain or (Loss)	199,992	118,187	181,721	180,037	155,888
Total Other Income	0	0	0	0	0
Federal Income Taxes Incurred	553,785	330,981	977,188	261,178	106,867
Net Income	1,099,439	483,087	1,906,500	591,612	1,098,568
Prior Year's Policyholders' Surplus	5,698,526	5,092,483	3,115,406	3,351,409	2,227,174
Current Year's Policyholders' Surplus	6,716,076	5,698,526	5,092,483	3,115,406	3,351,409
2-year Average Policyholders' Surplus	6,207,301	5,395,505	4,103,945	3,233,408	2,789,292
ROE	17.71%	8.95%	46.46%	18.30%	39.39%

Note: This report is based on 2005 Title insurance Annual Statement Five-Year History Data.

2005 COUNTRYWIDE TITLE INSURANCE

NAIC CODE: 51411
Company Name: American Guaranty Title Ins Co

GROUP CODE: 150
California License: No

Five Year's Profitability	2005	2004	2003	2002	2001
Direct Operations	3,120	2,860,430	3,441,163	2,753,354	2,133,108
Non-affiliated Agency Operations	158,686	254,155	202,096	85,496	119,558
Affiliated Agency Operations	3,163,281	132,032	239,876	211,783	140,665
Total Direct Title Premiums Written	3,325,087	3,246,617	3,883,135	3,050,633	2,393,331
Premiums Earned	3,162,981	3,080,015	3,636,995	2,898,188	2,257,142
Escrow and Settlement Service Changes	0	1,100,050	1,392,060	1,079,270	812,996
Title Examinations	0	755,465	1,009,461	794,909	672,559
Searched and Abstracts	0	3,060,987	4,173,866	3,371,366	2,763,070
Surveys	0	0	0	0	0
Aggregate Write-ins for Service Changes	(471)	128,045	144,469	209,954	96,956
Aggregate Write-ins for Other Operating Income	0	6,216	25,098	0	150
Total Operating Income	3,162,510	8,130,778	10,381,949	8,353,687	6,602,873
Net Operating Gain or (Loss)	52,236	1,149,615	2,792,050	1,571,014	973,516
Net Investment Gain or (Loss)	1,821,612	1,521,652	200,239	257,763	329,616
Total Other Income	0	0	0	0	0
Federal Income Taxes Incurred	174,908	470,251	1,071,170	651,032	471,660
Net Income	1,698,940	2,201,016	1,921,119	1,177,745	831,472
Prior Year's Policyholders' Surplus	8,529,799	5,603,387	3,713,933	3,711,063	3,603,894
Current Year's Policyholders' Surplus	9,740,005	8,529,799	5,603,387	3,713,933	3,711,063
2-year Average Policyholders' Surplus	9,134,902	7,066,593	4,658,660	3,712,498	3,657,479
ROE	18.60%	31.15%	41.24%	31.72%	22.73%

Note: This report is based on 2005 Title insurance Annual Statement Five-Year History Data.

2005 COUNTRYWIDE TITLE INSURANCE

NAIC CODE: 51420
Company Name: Stewart Title Ins Co

GROUP CODE: 340
California License: Yes

Five Year's Profitability	2005	2004	2003	2002	2001
Direct Operations	32,534,503	28,378,108	15,193,447	11,444,603	8,233,211
Non-affiliated Agency Operations	119,983,559	115,127,321	121,679,672	90,682,537	63,688,977
Affiliated Agency Operations	638,891	2,430,267	4,908,968	3,953,552	3,302,498
Total Direct Title Premiums Written	153,156,953	145,935,696	141,782,087	106,080,692	75,224,686
Premiums Earned	148,719,302	142,721,727	138,774,813	104,063,851	73,778,606
Escrow and Settlement Service Changes	42,133	71,306	74,903	45,589	100,569
Title Examinations	486,772	329,777	221,494	177,284	88,414
Searched and Abstracts	1,096,484	1,309,907	1,722,359	1,534,386	1,810,657
Surveys	1,623,349	1,222,718	1,344,635	930,007	553,796
Aggregate Write-ins for Service Changes	5,288,714	4,573,385	1,607,894	562,317	347,831
Aggregate Write-ins for Other Operating Income	48,338	0	0	0	0
Total Operating Income	157,305,092	150,228,820	143,746,098	107,313,434	76,679,873
Net Operating Gain or (Loss)	12,745,163	7,286,200	5,613,524	2,793,566	(1,741,292)
Net Investment Gain or (Loss)	2,425,223	2,742,973	2,915,296	1,666,135	2,216,842
Total Other Income	0	0	0	0	0
Federal Income Taxes Incurred	3,824,151	5,092,537	3,383,537	1,807,347	285,291
Net Income	11,346,235	4,936,636	5,145,283	2,652,354	190,259
Prior Year's Policyholders' Surplus	18,527,571	15,992,483	15,460,594	14,692,534	14,273,096
Current Year's Policyholders' Surplus	39,670,535	18,527,571	15,992,483	15,460,594	14,692,534
2-year Average Policyholders' Surplus	29,099,053	17,260,027	15,726,539	15,076,564	14,482,815
ROE	38.99%	28.60%	32.72%	17.59%	1.31%

Note: This report is based on 2005 Title insurance Annual Statement Five-Year History Data.

2005 COUNTRYWIDE TITLE INSURANCE

NAIC CODE: 51446
Company Name: Manito Title Ins Co

GROUP CODE:
California License: No

Five Year's Profitability	2005	2004	2003	2002	2001
Direct Operations	0	0	0	0	0
Non-affiliated Agency Operations	185,670	203,112	400,449	388,711	273,425
Affiliated Agency Operations	877,808	900,499	1,501,581	1,296,806	981,043
Total Direct Title Premiums Written	1,063,478	1,103,611	1,902,030	1,685,517	1,254,468
Premiums Earned	1,010,952	1,037,052	1,796,472	1,591,706	1,187,657
Escrow and Settlement Service Changes	0	0	0	0	0
Title Examinations	0	0	0	0	0
Searched and Abstracts	0	0	0	0	0
Surveys	0	0	0	0	0
Aggregate Write-ins for Service Changes	0	0	0	0	0
Aggregate Write-ins for Other Operating Income	0	0	0	0	0
Total Operating Income	1,010,952	1,037,052	1,796,472	1,591,706	1,187,657
Net Operating Gain or (Loss)	2,467	61,041	78,358	130,282	50,481
Net Investment Gain or (Loss)	29,438	29,602	26,703	32,924	66,720
Total Other Income	0	0	0	0	0
Federal Income Taxes Incurred	4,619	8,152	43,751	59,505	2,942
Net Income	27,286	82,491	61,310	103,701	114,259
Prior Year's Policyholders' Surplus	1,232,129	1,349,637	1,288,327	1,184,626	1,070,367
Current Year's Policyholders' Surplus	1,259,415	1,232,128	1,349,637	1,288,327	1,184,626
2-year Average Policyholders' Surplus	1,245,772	1,290,883	1,318,982	1,236,477	1,127,497
ROE	2.19%	6.39%	4.65%	8.39%	10.13%

Note: This report is based on 2005 Title insurance Annual Statement Five-Year History Data.

2005 COUNTRYWIDE TITLE INSURANCE

NAIC CODE: 51454
Company Name: Gulf Coast Title Ins Co Inc

GROUP CODE:
California License: No

Five Year's Profitability	2005	2004	2003	2002	2001
Direct Operations	0	0	0	0	0
Non-affiliated Agency Operations	0	0	0	0	0
Affiliated Agency Operations	57,149	31,319	37,369	33,120	41,734
Total Direct Title Premiums Written	57,149	31,319	37,369	33,120	41,734
Premiums Earned	48,479	30,314	34,789	32,412	38,654
Escrow and Settlement Service Changes	0	0	0	0	0
Title Examinations	0	0	0	0	0
Searched and Abstracts	23,923	21,726	20,065	6,799	5,370
Surveys	0	0	0	0	0
Aggregate Write-ins for Service Changes	0	0	0	0	0
Aggregate Write-ins for Other Operating Income	138,875	138,930	138,881	139,016	139,210
Total Operating Income	211,277	190,970	193,735	178,227	183,234
Net Operating Gain or (Loss)	91,260	56,554	87,504	81,685	78,064
Net Investment Gain or (Loss)	224,391	31,763	20,763	12,773	24,976
Total Other Income	0	0	0	0	0
Federal Income Taxes Incurred	115,813	17,728	22,447	21,364	24,838
Net Income	199,838	70,589	85,820	73,094	78,202
Prior Year's Policyholders' Surplus	612,753	542,697	533,940	562,793	573,602
Current Year's Policyholders' Surplus	644,263	612,753	542,697	541,526	562,793
2-year Average Policyholders' Surplus	628,508	577,725	538,319	552,160	568,198
ROE	31.80%	12.22%	15.94%	13.24%	13.76%

Note: This report is based on 2005 Title insurance Annual Statement Five-Year History Data.

2005 COUNTRYWIDE TITLE INSURANCE

NAIC CODE: 51497	GROUP CODE: 70
Company Name: Penn Attorneys Title Ins Co	California License: No

Five Year's Profitability	2005	2004	2003	2002	2001
Direct Operations	2,471,095	2,183,668	3,325,369	2,801,125	2,242,978
Non-affiliated Agency Operations	0	0	0	0	0
Affiliated Agency Operations	0	0	0	0	0
Total Direct Title Premiums Written	2,471,095	2,183,668	3,325,369	2,801,125	2,242,978
Premiums Earned	2,354,946	2,156,006	2,965,058	2,471,734	1,998,113
Escrow and Settlement Service Changes	0	0	0	0	0
Title Examinations	0	0	0	0	0
Searched and Abstracts	0	0	0	0	0
Surveys	0	0	0	0	0
Aggregate Write-ins for Service Changes	191,355	195,240	285,145	177,275	189,140
Aggregate Write-ins for Other Operating Income	0	0	0	0	0
Total Operating Income	2,546,301	2,351,246	3,250,203	2,649,009	2,187,253
Net Operating Gain or (Loss)	722,772	913,591	1,519,520	995,641	776,458
Net Investment Gain or (Loss)	352,243	218,964	224,912	239,954	238,834
Total Other Income	0	0	0	0	0
Federal Income Taxes Incurred	370,465	348,537	619,267	425,000	379,000
Net Income	704,550	784,018	1,125,165	810,595	636,292
Prior Year's Policyholders' Surplus	6,939,386	5,970,130	4,802,208	4,358,035	4,226,962
Current Year's Policyholders' Surplus	7,782,327	6,939,386	5,970,130	4,802,208	4,358,035
2-year Average Policyholders' Surplus	7,360,857	6,454,758	5,386,169	4,580,122	4,292,499
ROE	9.57%	12.15%	20.89%	17.70%	14.82%

Note: This report is based on 2005 Title insurance Annual Statement Five-Year History Data.

2005 COUNTRYWIDE TITLE INSURANCE

NAIC CODE: 51527 **GROUP CODE:** 70
Company Name: First American Transportation Title **California License:** No

Five Year's Profitability	2005	2004	2003	2002	2001
Direct Operations	163,804	52,361	42,919	11,857	41,535
Non-affiliated Agency Operations	1,261,937	1,247,505	1,107,512	949,170	680,297
Affiliated Agency Operations	0	0	0	0	0
Total Direct Title Premiums Written	1,425,741	1,299,866	1,150,431	961,027	721,832
Premiums Earned	1,379,241	1,299,866	1,105,431	903,526	653,679
Escrow and Settlement Service Changes	0	0	0	0	0
Title Examinations	0	0	0	0	0
Searched and Abstracts	26,797	9,233	360	16,743	2,347
Surveys	0	0	0	0	0
Aggregate Write-ins for Service Changes	0	0	0	0	0
Aggregate Write-ins for Other Operating Income	0	0	0	0	0
Total Operating Income	1,406,038	1,309,099	1,105,791	920,269	656,026
Net Operating Gain or (Loss)	135,003	251,518	5,186	(107,770)	(437,688)
Net Investment Gain or (Loss)	17,988	5,686	13,390	18,981	42,453
Total Other Income	0	0	0	0	0
Federal Income Taxes Incurred	69,806	97,786	10,579	(19,617)	(170,553)
Net Income	83,185	159,418	7,997	(69,172)	(224,682)
Prior Year's Policyholders' Surplus	690,451	572,869	533,659	589,192	825,819
Current Year's Policyholders' Surplus	813,732	690,451	572,869	533,662	589,192
2-year Average Policyholders' Surplus	752,092	631,660	553,264	561,427	707,506
ROE	11.06%	25.24%	1.45%	(12.32%)	(31.76%)

Note: This report is based on 2005 Title insurance Annual Statement Five-Year History Data.

2005 COUNTRYWIDE TITLE INSURANCE

NAIC CODE: 51535
Company Name: Ticor Title Ins Co of FL

GROUP CODE: 670
California License: Yes

Five Year's Profitability	2005	2004	2003	2002	2001
Direct Operations	12,414,394	10,269,136	9,204,129	7,219,150	5,929,426
Non-affiliated Agency Operations	327,599,833	241,575,633	276,283,578	219,290,838	144,869,718
Affiliated Agency Operations	2,707,163	0	0	0	0
Total Direct Title Premiums Written	342,721,390	251,844,769	285,487,707	226,509,988	150,799,144
Premiums Earned	329,114,787	244,100,064	272,500,731	217,085,312	143,894,887
Escrow and Settlement Service Changes	1,697,410	1,263,846	0	0	0
Title Examinations	70,912	258,554	452,947	360,138	352,799
Searched and Abstracts	10,886,022	9,632,069	8,216,093	7,100,796	5,733,428
Surveys	0	0	0	0	0
Aggregate Write-ins for Service Changes	1,498,806	3,638,903	6,767,133	3,925,237	3,702,820
Aggregate Write-ins for Other Operating Income	0	0	14,636	13,658	180,510
Total Operating Income	343,267,937	258,893,436	287,951,540	228,485,141	153,864,444
Net Operating Gain or (Loss)	8,586,815	5,095,711	19,390,828	13,049,740	8,093,183
Net Investment Gain or (Loss)	4,612,325	5,293,081	3,382,878	2,495,003	2,075,882
Total Other Income	0	0	0	0	0
Federal Income Taxes Incurred	(1,052,657)	4,730,915	8,337,125	6,548,983	3,985,238
Net Income	14,251,797	5,657,877	14,436,581	8,995,760	6,183,827
Prior Year's Policyholders' Surplus	34,342,887	42,384,436	25,799,868	18,569,640	20,345,459
Current Year's Policyholders' Surplus	40,660,194	34,342,887	42,384,436	25,799,868	18,569,640
2-year Average Policyholders' Surplus	37,501,541	38,363,662	34,092,152	22,184,754	19,457,550
ROE	38.00%	14.75%	42.35%	40.55%	31.78%

Note: This report is based on 2005 Title insurance Annual Statement Five-Year History Data.

2005 COUNTRYWIDE TITLE INSURANCE

NAIC CODE: 51560 **GROUP CODE:** 750
Company Name: Attorneys Title Guaranty Fund Inc **California License:** No

Five Year's Profitability	2005	2004	2003	2002	2001
Direct Operations	0	14,646,258	17,011,288	11,480,198	9,108,324
Non-affiliated Agency Operations	13,346,434	0	0	0	0
Affiliated Agency Operations	0	0	0	0	0
Total Direct Title Premiums Written	13,346,434	14,646,258	17,011,288	11,480,198	9,108,324
Premiums Earned	12,496,426	13,542,684	15,536,657	10,760,214	8,378,399
Escrow and Settlement Service Changes	0	945	11,383	196,038	191,934
Title Examinations	0	279,274	336,488	0	0
Searched and Abstracts	0	0	0	356,599	357,721
Surveys	0	0	0	0	0
Aggregate Write-ins for Service Changes	0	7,840,255	7,519,698	6,458,504	5,967,598
Aggregate Write-ins for Other Operating Income	5,280,026	0	0	0	0
Total Operating Income	17,776,452	21,663,158	23,404,226	17,771,355	14,895,652
Net Operating Gain or (Loss)	(832,974)	626,828	268,095	(1,253,067)	(9,279,781)
Net Investment Gain or (Loss)	56,746	156,200	124,359	150,658	385,983
Total Other Income	0	0	0	0	0
Federal Income Taxes Incurred	(29,624)	(16,652)	166,504	(376,823)	(3,279,000)
Net Income	(746,604)	799,680	225,950	(725,586)	(5,614,798)
Prior Year's Policyholders' Surplus	3,050,646	2,534,102	1,136,728	3,360,386	2,742,352
Current Year's Policyholders' Surplus	2,324,834	3,050,646	2,534,102	1,136,728	3,360,386
2-year Average Policyholders' Surplus	2,687,740	2,792,374	1,835,415	2,248,557	3,051,369
ROE	(27.78%)	28.64%	12.31%	(32.27%)	(184.01%)

Note: This report is based on 2005 Title insurance Annual Statement Five-Year History Data.

2005 COUNTRYWIDE TITLE INSURANCE

NAIC CODE: 51578	GROUP CODE: 627
Company Name: First Atlantic Title Ins Corp	California License: No

Five Year's Profitability	2005	2004	2003	2002	2001
Direct Operations	119,305	158,446	271,873	184,378	165,685
Non-affiliated Agency Operations	0	0	0	0	0
Affiliated Agency Operations	0	0	0	0	0
Total Direct Title Premiums Written	119,305	158,446	271,873	184,378	165,685
Premiums Earned	110,552	138,089	236,485	161,156	14,481
Escrow and Settlement Service Changes	0	0	0	0	0
Title Examinations	0	0	0	0	0
Searched and Abstracts	0	0	0	0	0
Surveys	0	0	0	0	0
Aggregate Write-ins for Service Changes	0	0	0	0	0
Aggregate Write-ins for Other Operating Income	0	0	0	0	0
Total Operating Income	110,552	138,089	236,485	161,156	14,481
Net Operating Gain or (Loss)	65,232	98,461	189,553	126,044	115,744
Net Investment Gain or (Loss)	35,185	13,495	10,381	16,162	36,603
Total Other Income	0	0	0	0	0
Federal Income Taxes Incurred	0	0	0	5,490	9,302
Net Income	100,417	111,956	199,934	136,716	143,045
Prior Year's Policyholders' Surplus	1,330,944	1,308,988	1,189,054	1,122,338	1,039,293
Current Year's Policyholders' Surplus	1,331,361	1,330,944	1,308,988	1,189,054	1,122,338
2-year Average Policyholders' Surplus	1,331,153	1,319,966	1,249,021	1,155,696	1,080,816
ROE	7.54%	8.48%	16.01%	11.83%	13.23%

Note: This report is based on 2005 Title insurance Annual Statement Five-Year History Data.

2005 COUNTRYWIDE TITLE INSURANCE

NAIC CODE: 51586	GROUP CODE: 670
Company Name: Fidelity Natl Title Ins Co	California License: Yes

Five Year's Profitability	2005	2004	2003	2002	2001
Direct Operations	279,400,481	209,484,490	219,117,861	153,914,223	107,902,520
Non-affiliated Agency Operations	858,957,068	785,632,176	788,686,929	597,150,377	409,803,761
Affiliated Agency Operations	600,468,711	619,743,390	690,934,633	552,435,163	438,307,693
Total Direct Title Premiums Written	1,738,826,260	1,614,860,056	1,698,739,423	1,303,499,763	956,013,974
Premiums Earned	1,691,590,199	1,571,696,843	1,650,174,248	1,270,920,264	936,381,513
Escrow and Settlement Service Changes	41,552,207	20,879,945	35,058,216	26,415,647	13,597,020
Title Examinations	0	0	0	0	0
Searched and Abstracts	31,551,618	27,934,515	37,759,472	30,487,002	19,906,537
Surveys	0	0	0	0	0
Aggregate Write-ins for Service Changes	44,572,778	29,605,053	38,676,012	28,566,253	19,716,898
Aggregate Write-ins for Other Operating Income	0	0	0	0	0
Total Operating Income	1,809,266,802	1,650,116,356	1,761,667,948	1,356,389,166	989,601,968
Net Operating Gain or (Loss)	56,030,701	53,183,978	73,641,183	33,516,080	20,662,955
Net Investment Gain or (Loss)	103,132,938	36,930,935	47,148,318	11,807,611	4,645,631
Total Other Income	0	0	0	0	0
Federal Income Taxes Incurred	20,063,744	35,388,017	38,466,386	27,214,644	12,915,910
Net Income	139,099,895	54,726,896	82,323,115	18,109,047	12,392,676
Prior Year's Policyholders' Surplus	219,703,840	238,929,548	158,281,081	108,203,892	121,223,022
Current Year's Policyholders' Surplus	293,247,411	219,703,840	238,929,548	158,281,081	110,454,842
2-year Average Policyholders' Surplus	256,475,626	229,316,694	198,605,315	133,242,487	115,838,932
ROE	54.24%	23.87%	41.45%	13.59%	10.70%

Note: This report is based on 2005 Title insurance Annual Statement Five-Year History Data.

2005 COUNTRYWIDE TITLE INSURANCE

NAIC CODE: 51624
Company Name: United General Title Ins Co

GROUP CODE: 70
California License: Yes

Five Year's Profitability	2005	2004	2003	2002	2001
Direct Operations	11,428,610	990,943	0	0	0
Non-affiliated Agency Operations	164,306,255	200,486,569	256,905,547	205,435,983	147,473,687
Affiliated Agency Operations	24,032,736	5,532,450	0	0	0
Total Direct Title Premiums Written	199,767,601	207,009,962	256,905,547	205,435,983	147,473,687
Premiums Earned	198,333,937	204,898,911	250,295,852	199,460,978	142,277,400
Escrow and Settlement Service Changes	2,014,842	63,813	0	0	0
Title Examinations	0	0	0	0	0
Searched and Abstracts	0	50	0	77	0
Surveys	0	0	0	0	0
Aggregate Write-ins for Service Changes	343,968	41,298	2,334	3,777	3,520
Aggregate Write-ins for Other Operating Income	427,979	245,798	1,923,715	561,013	1,300,000
Total Operating Income	201,120,726	205,249,870	252,221,901	200,025,845	143,580,920
Net Operating Gain or (Loss)	(7,647,768)	2,307,739	5,505,542	390,797	(721,218)
Net Investment Gain or (Loss)	1,550,618	1,060,273	1,008,582	999,037	1,191,987
Total Other Income	0	0	0	0	0
Federal Income Taxes Incurred	(2,146,854)	1,704,805	2,135,470	652,124	461,854
Net Income	(3,950,296)	1,663,207	4,378,654	737,710	8,915
Prior Year's Policyholders' Surplus	22,784,914	24,239,623	17,418,322	16,373,920	15,842,117
Current Year's Policyholders' Surplus	18,036,634	22,784,914	24,239,623	17,418,319	16,373,920
2-year Average Policyholders' Surplus	20,410,774	23,512,269	20,828,973	16,896,120	16,108,019
ROE	(19.35%)	7.07%	21.02%	4.37%	0.06%

Note: This report is based on 2005 Title insurance Annual Statement Five-Year History Data.

2005 COUNTRYWIDE TITLE INSURANCE

NAIC CODE: 51632
Company Name: Guardian Title Ins Co

GROUP CODE:
California License: No

Five Year's Profitability	2005	2004	2003	2002	2001
Direct Operations	0	0	0	0	0
Non-affiliated Agency Operations	4,995,638	5,533,387	5,867,489	4,784,470	3,647,909
Affiliated Agency Operations	2,760,270	1,731,271	4,764,814	3,841,604	3,175,432
Total Direct Title Premiums Written	7,755,908	7,264,658	10,632,303	8,626,074	6,823,341
Premiums Earned	7,039,280	6,606,693	10,506,975	7,858,742	7,604,255
Escrow and Settlement Service Changes	0	0	0	0	0
Title Examinations	0	0	0	0	0
Searched and Abstracts	0	0	0	0	0
Surveys	0	0	0	0	0
Aggregate Write-ins for Service Changes	0	0	0	0	0
Aggregate Write-ins for Other Operating Income	0	0	0	(221,254)	0
Total Operating Income	7,039,280	6,606,693	10,506,975	7,637,488	7,604,255
Net Operating Gain or (Loss)	27,471	(127,433)	906,490	(84,573)	533,890
Net Investment Gain or (Loss)	172,252	158,167	(96,231)	(307,442)	(372,559)
Total Other Income	0	0	0	0	0
Federal Income Taxes Incurred	64,210	54,000	232,700	0	0
Net Income	135,513	(23,266)	577,559	(392,015)	161,331
Prior Year's Policyholders' Surplus	1,954,893	1,912,908	744,754	1,053,778	873,480
Current Year's Policyholders' Surplus	2,065,171	1,954,893	1,912,908	744,754	1,053,778
2-year Average Policyholders' Surplus	2,010,032	1,933,901	1,328,831	899,266	963,629
ROE	6.74%	(1.20%)	43.46%	(43.59%)	16.74%

Note: This report is based on 2005 Title insurance Annual Statement Five-Year History Data.